

**Board of Governors of the Federal Reserve System**

**DRAFT**

Instructions for the Preparation of

**Systemic Risk Report**

Reporting Form FR Y-15

Effective ~~September 2021~~

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# Contents

## General Instructions for the Preparation of Systemic Risk Report

Who Must Submit the Report.....	GEN-1
Where to Submit the Report.....	GEN- <del>34</del>
When to Submit the Report.....	GEN- <del>34</del>
How to Prepare the Report.....	GEN- <del>34</del>

## Line Item Instructions for the Preparation of Systemic Risk Report

Schedule A—Size Indicator.....	A-1
Schedule B—Interconnectedness Indicators.....	B-1
Schedule C—Substitutability Indicators.....	C-1
Schedule D—Complexity Indicators.....	D-1
Schedule E—Cross-Jurisdictional Activity Indicators.....	E-1
Schedule F—Ancillary Indicators.....	F-1
Schedule G—Short-Term Wholesale Funding Indicator.....	G-1
<del>Schedule H—FBO Size Indicator.....</del>	<del>H-1</del>
<del>Schedule I—FBO Interconnectedness Indicators.....</del>	<del>I-1</del>
<del>Schedule J—FBO Substitutability Indicators.....</del>	<del>J-1</del>
<del>Schedule K—FBO Complexity Indicators.....</del>	<del>K-1</del>
<del>Schedule L—FBO Cross-Jurisdictional Activity Indicators.....</del>	<del>L-1</del>
<del>Schedule M—FBO Ancillary Indicators.....</del>	<del>M-1</del>
<del>Schedule N—FBO Short-Term Wholesale Funding Indicator.....</del>	<del>N-1</del>
Optional Narrative Statement—Optional Narrative Statement .....	ONS-1

## Glossary

Assets under Management.....	GL-1
Assets under Administration.....	GL-1
Assets under Custody.....	GL-1

---

# Contents

Bank Holding Company.....	GL-1
Brokered Deposit.....	GL-1
Category I Banking Organization.....	GL-1
Category II Banking Organization.....	GL- <del>12</del>
Category III Banking Organization.....	GL- <del>12</del>
Central Counterparty.....	GL-2
Certificate of Deposit.....	GL-2
Commercial Paper.....	GL-2
<u>Conduit Securities Lending Transaction.....</u>	<u>GL-2</u>
Consolidated Subsidiary.....	GL-2
Covered Asset Exchange.....	GL- <del>23</del>
Covered Savings and Loan Holding Company.....	GL- <del>23</del>
Custodian.....	GL- <del>23</del>
<u>Financial Sector Entity .....</u>	<u>GL-3</u>
<u>High Quality Liquid Asset (HQLA) .....</u>	<u>GL-3</u>
<u>Level 1 Liquid Asset.....</u>	<u>GL-3</u>
<u>Level 2A Liquid Asset .....</u>	<u>GL-3</u>
<u>Level 2B Liquid Asset.....</u>	<u>GL-3</u>
Non-U.S. affiliate.....	GL- <del>4</del>
<u>Operational Deposit.....</u>	<u>GL-4</u>
<u>Retail Customer or Counterparty.....</u>	<u>GL-4</u>
Qualifying Cash Variation Margin.....	GL- <del>4</del>
Secured Funding Transaction .....	GL- <del>34</del>
Short Position.....	GL- <del>34</del>
Sweep Deposit.....	GL- <del>34</del>
Unsecured Wholesale Funding.....	GL- <del>34</del>
U.S. Bank Holding Company.....	GL- <del>34</del>
U.S. Covered Savings and Loan Holding Company.....	GL- <del>53</del>

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Wholesale Customer or Counterparty .....GL-35

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INSTRUCTIONS FOR PREPARATION OF

# Systemic Risk Report

## FR Y-15

### General Instructions

#### Who Must Report

##### A. Reporting Criteria

The following banking organizations must file the Systemic Risk Report (FR Y-15) as of the last calendar day of March, June, September, and December:

- 1. U.S. Holding Companies.** U.S. bank holding companies (~~BHCs~~) and U.S. covered savings and loan holding companies (~~SLHCs~~) (as defined in the Glossary entry for “covered savings and loan holding company”)<sup>1</sup> that have total consolidated assets of \$100 billion or more, must file ~~Schedules A through G of~~ the FR Y-15, subject to applicable phase-in arrangements. Only the top tier of a multi-tiered holding company that meets these criteria must file.
- 2. U.S.-Based Organizations Designated as Global Systemically Important Bank Holding Companies.** Any ~~BHC~~ bank holding company organized under the laws of the ~~U.S.~~ United States or any of the states therein that was identified as a global systemically important bank holding company (~~G-SIB~~) (GSIB) based on ~~its~~ their most recent method 1 score calculation<sup>2</sup> must file ~~Schedules A through G of~~ the FR Y-15 even if ~~it~~ they ~~do~~ ~~es~~ not meet the consolidated assets threshold.
- 3. Foreign Banking Organizations.** Foreign banking organizations (FBOs) with combined U.S. assets of \$100 billion or more must file ~~schedules H through N of~~ the FR Y-15. ~~An~~ FBOs must ~~file~~ report ~~Schedules H through N~~ the FR Y-15 on behalf of ~~its combined U.S. operations and~~ ~~any~~ their U.S. intermediate holding company (IHC), ~~regardless of size, if any, and their~~ ~~its~~ combined U.S. operations. ~~In Schedules H through N, FBOs should report data for an IHC in Column A, and data for the combined U.S. operations of the FBO in Column B.~~

A separate FR Y-15 report must be completed for each of the FBO's IHCs and for the FBO's combined U.S. operations.

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<sup>1</sup> ~~Covered SLHCs are those which are not substantially engaged in insurance or commercial activities. For more information, see the definition of “covered savings and loan holding company” provided in 12 CFR 238.2.~~

<sup>2</sup> ~~See 12 CFR 217.402.~~

## **B. Shifts in Reporting Status**

A top-tier U.S. ~~BHC~~bank holding company or U.S. covered savings and loan holding company~~SLHC~~ that reaches \$100 billion or more in total consolidated assets, as of June 30 must begin reporting the FR Y-15 in December of the same year. If a top-tier U.S. ~~BHC~~bank holding company or U.S. covered savings and loan holding company~~SLHC~~ reaches \$100 billion or more in total consolidated assets due to a business combination, a reorganization, or a branch acquisition that is not a business combination, then the holding company must begin reporting the FR Y-15 with the first quarterly report date following the effective date of the business combination, reorganization, or branch acquisition. If a U.S. ~~BHC~~bank holding company or U.S. covered savings and loan holding company's ~~SLHC~~'s total consolidated assets should subsequently fall to less than \$100 billion for four consecutive quarters, then the holding company is no longer required to file the FR Y-15 starting with the fifth quarter.

An FBO that reaches \$100 billion or more in combined U.S. assets as of June 30 must begin reporting the FR Y-15 in December of the same year. If the FBO reaches \$100 billion or more in combined U.S. assets due to a business combination, a reorganization, or a branch acquisition that is not a business combination, then the FBO must begin reporting the FR Y-15 with the first quarterly report date following the effective date of the business combination, reorganization, or branch acquisition. If an FBO's combined U.S. assets should subsequently fall to less than \$100 billion for four consecutive quarters, then the FBO is no longer required to file the FR Y-15 starting with the fifth quarter.

For each line item that is a four-quarter sum or average, a new reporting organization that does not have 12 months of data to report should use a pro-rata approach to calculate the items~~flow variables~~ each quarter. With regard to four-quarter sum items, This would consist of using a pro-rata annualized factor applied to a given item~~each of the flow variables~~ until the banking organization has 4~~four~~ full quarters to provide yearly numbers. With regard to four-quarter average line items, the new reporting organization must report the average amount of the item over the period for which it has data.

## **C. Rules of Consolidation**

### **1. U.S. ~~BHCs~~bank holding companies, U.S. covered savings and loan holding companies~~SLHCs~~, and IHCs**

For purposes of this report, all offices (i.e., branches, subsidiaries, variable interest entities, and international banking facilities ~~(IBFs)~~) that are within the scope of the consolidated U.S. ~~BHC~~bank holding company, covered savings and loan holding company~~SLHC~~, and or IHC are to be reported on a consolidated basis. Unless the instructions specifically state otherwise, this consolidation shall be on a line-by-line basis, according to the caption shown. As part of the consolidation process, the results of all transactions and all intercompany balances (e.g., outstanding asset/debt relationships) between offices, subsidiaries, and other entities included in the scope of the consolidated U.S. ~~BHC~~bank holding company, covered savings and loan holding company~~SLHC~~, and or IHC are to be eliminated in the consolidation and must be excluded from the FR Y-15.

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**Subsidiaries of Subsidiaries.** For a subsidiary of a holding company that is in turn the parent of one or more subsidiaries: (1) Each subsidiary shall consolidate its majority-owned subsidiaries in accordance with the consolidation requirements set forth above. (2) Each subsidiary shall account for any investments in unconsolidated subsidiaries, corporate joint ventures over which the holding company exercises significant influence, and associated companies according to the equity method of accounting.

## 2. Combined U.S. Operations

~~For Column B,~~ “Combined U.S. operations” of an FBO means the U.S. branches and agencies of the FBO, if any, and the U.S. subsidiaries of the FBO, if any (such as a U.S. intermediate holding company and subsidiaries of such U.S. subsidiaries). The combined U.S. operations of an FBO does not include any section 2(h)(2) company, as defined in section 2(h)(2) of the Bank Holding Company Act (12 U.S.C. 1841(h)(2)). The parent FBO should be treated as a non-U.S. affiliate when reporting the combined U.S. operations, consistent with the definition of non-U.S. affiliate in 12 CFR 252.2.

For purposes of this report, all offices (i.e., branches, subsidiaries, variable interest entities, and international banking facilities ~~(IBFs)~~) that are within the scope of the combined U.S. operations are to be reported on a consolidated basis. Unless the instructions specifically state otherwise, this consolidation shall be on a line-by-line basis, according to the caption shown. As part of the consolidation process, the results of all transactions and all intercompany balances (e.g., outstanding asset/debt relationships) between offices, subsidiaries, and other entities included in the scope of the combined U.S. operations are to be eliminated and must be excluded from the FR Y-15. The consolidation rules described in this section apply to all ~~FBO~~ schedules, except where a schedule explicitly states otherwise.

**Subsidiaries of Subsidiaries.** For a subsidiary of the U.S. operations that is in turn the parent of one or more subsidiaries: (1) Each subsidiary shall consolidate its majority-owned subsidiaries in accordance with the consolidation requirements set forth above. (2) Each subsidiary shall account for any investments in unconsolidated subsidiaries, corporate joint ventures over which the combined U.S. operations exercises significant influence, and associated companies according to the equity method of accounting.

~~When reporting~~For an FBO schedules on this form, references to “banking organization,” “reporting group,” or “respondent” refer to the FBO’s ~~IHC for Column A or~~ combined U.S. operations ~~for Column B, respectively or IHC, as applicable.~~

## D. Exclusions from coverage of the consolidated report

The following instructions apply to ~~BHCs~~bank holding companies, covered savings and loan holding companies~~SLHCs~~, and FBOs (for their IHCs and combined U.S. operations):

**Subsidiaries where control does not rest with the parent.** If control of a majority-owned subsidiary by the banking organization does not rest with the banking organization because of

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legal or other reasons (e.g., the subsidiary is in bankruptcy), the subsidiary is not required to be consolidated for purposes of the report. Additional guidance on this topic is provided in accounting standards, including Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Subtopic 810-10, Consolidation—Overall.

***Custody accounts.*** Custody and safekeeping activities (i.e., the holding of securities, jewelry, coin collections, and other valuables in custody or in safekeeping for customers) must not be reflected on any basis in the balance sheet items on the FR Y-15 unless cash funds held in safekeeping for customers are commingled with the general assets of the reporting holding company. In such cases, the commingled funds would be reported. The exclusion of custody accounts does not apply to line items specifically capturing assets under custody.

## Where to Submit the Report

### ***Electronic Submission***

All banking organizations must submit their completed report electronically. Banking organizations should contact their district Reserve Bank or go to [www.frbservices.org/central-bank/reporting-central/index.html](http://www.frbservices.org/central-bank/reporting-central/index.html) for procedures for electronic submission. A firm that is required to file the FR Y-15 with the Federal Reserve System should contact the relevant Federal Reserve Bank if the firm believes it may not be able to submit the form electronically.

## When to Submit the Report

The FR Y-15 is required to be submitted as of March 31, June 30, September 30, and December 31. The submission date is 50 calendar days after the March 31, June 30, and September 30 as-of dates and 65 calendar days after the December 31 as-of date. Note that the quarterly reporting requirement became effective starting with the June 30, 2016 as-of date.

The term “submission date” is defined as the date by which the Federal Reserve must receive the banking organization’s FR Y-15.

If the submission deadline falls on a weekend or holiday, the report must be received on the first business day after the Saturday, Sunday, or holiday. Earlier submission aids the Federal Reserve in reviewing and processing the reports and is encouraged. No extensions of time for submitting reports are granted.

The reports are due by the end of the reporting day on the submission date (5:00 P.M. at each district Federal Reserve Bank).

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## How to Prepare the Report

### ***A. Applicability of GAAP***

U.S. banking organizations and FBOs are required to prepare and file the FR Y-15 in accordance with U.S. generally accepted accounting principles (GAAP), except as otherwise provided, and these instructions. The report shall be prepared in a consistent manner. The banking organization's financial records shall be maintained in such a manner and scope so as to ensure that the FR Y-15 can be prepared and filed in accordance with these instructions and reflect a fair presentation of the financial condition and results of operations of the U.S. banking organization or the FBO, as applicable.

Banking organizations should retain workpapers and other records used in the preparation of this report.

### ***B. Report Form Captions and Instructional Detail***

No caption on the report forms shall be changed in any way. Enter an amount or a zero for all items except in the cases where the data are calculated automatically or retrieved from another report. The items retrieved from other reports are listed in the General Instructions under Section **H** (Data Items Automatically Retrieved from Other Reports).

There may be areas in which a banking organization wishes to obtain more technical detail on the application of accounting standards and procedures to the requirements of these instructions. Such information may be found in more detail in the GAAP standards. Selected sections of the GAAP standards are referenced in the instructions where appropriate.

Questions and requests for interpretations of matters appearing in any part of these instructions should be addressed to the appropriate Federal Reserve Bank (that is, the Federal Reserve Bank in the district where the banking organization submits this report).

### ***C. Rounding***

Report all dollar amounts in thousands. Each banking organization, at its option, may round the figures reported to the nearest million, with zeros reported in the thousands column. For banking organizations exercising this option, amounts less than \$500,000 will be reported as zero. Rounding could result in details not adding to their stated totals. However, to ensure consistent reporting, the rounded detail items must be adjusted so that the totals and the sums of their components are identical.

#### **D. Reporting Period for Line Items that Request Data from Multiple Quarters**

For items on the report that request data from previous periods, including the average of values looking back four quarters or flow values, a reporting firm should include the quarter or month, as applicable, that ends on the as-of date for the report.

For line items that require or permit the banking organization to report a point-in-time value, the reported point-in-time value should be the value of the item as of the last business day of the reporting quarter.

#### **D.E. Negative Entries**

Except for the items listed below, negative entries are generally not appropriate on the FR Y-15 and should not be reported. Hence, assets with credit balances must be reported in liability items and liabilities with debit balances must be reported in asset items, as appropriate, and in accordance with these instructions. The only items for which a negative entry may be made are: Schedule A, item 3(b), "Regulatory adjustments;" Schedule F, item 4, "Total net revenue;" and Schedule F, item 5, "Foreign net revenue;" ~~Schedule H, item 3(b), "Regulatory adjustments;" Schedule M, item 4, "Total net revenue;" and Schedule M, item 5, "Foreign net revenue."~~ When a negative entry does occur for these items, it shall be recorded with a minus (-) sign rather than in parentheses.

#### **E.F. Confidentiality**

~~Except as otherwise noted, the collected information will be made available to the public. The following line items will be kept confidential until the first reporting date after the final liquidity coverage ratio disclosure standard has been implemented: Schedule G, items 1 through 4.~~

Information collected on the FR Y-15 is generally made available to the public. A reporting banking organization may request confidential treatment for items on the FR Y-15 or on the form from which the data is obtained that fall, in whole or in part, within the scope of one or more of the exemptions from disclosure under the Freedom of Information Act (FOIA),<sup>3</sup> pursuant to the Board's Rules Regarding Availability of Information.<sup>4</sup> The FOIA exemptions include (but are not limited to) "trade secrets and commercial or financial information obtained from a person and privileged or confidential" (exemption 4), and information that, if disclosed, "would constitute unwarranted invasion of personal privacy" (exemption 6).<sup>5</sup> if the banking organization is of the opinion that, due to the institution's particular circumstances or

<sup>3</sup> 5 U.S.C. § 552.

<sup>4</sup> 12 CFR 261.17. Several data items in the FR Y-15 are retrieved from the FR Y-9C, and other items may be retrieved from the FFIEC-101. Confidential treatment will also extend to any automatically calculated items on the FR Y-15 that have been derived from confidential data items and that, if released, would reveal the underlying confidential data.

<sup>5</sup> 5 U.S.C. §§ 552(b)(4), (b)(6).

~~activities, disclosure of specific commercial or financial information in the report would likely result in substantial harm to its competitive position, or that disclosure of the submitted information would result in unwarranted invasion of personal privacy.~~

A request for line-item confidentiality must be submitted in writing prior to, or concurrently with, the electronic submission of the report. The request must discuss in writing the justification for which confidentiality is requested and must demonstrate the specific nature of the harm that would result from public release of the information. ~~Merely stating that competitive harm would result or that information is personal is not sufficient.~~

~~Information for which confidential treatment is requested may subsequently be released by the Federal Reserve System if the Board of Governors determines that the disclosure of such information is in the public interest.~~

~~For data items automatically retrieved from the Consolidated Financial Statements for Holding Companies (FR Y-9C), line-item confidentiality must be requested in the context of the FR Y-9C. Should confidentiality for any such item be granted, confidential status will automatically extend to the corresponding data item on the FR Y-15 (see General Instructions, Section H). Confidential status will also extend to any automatically-calculated items on the FR Y-15 that have been derived from the confidential data item and that, if released, would reveal the underlying confidential data.~~

**Check Box.** Holding companies must select on page 1 of the form whether any confidential treatment is requested for any portion of the report. If the answer to the first question is “Yes,” the Reporter must indicate whether a letter justifying the request for confidential treatment is included with the submission or has been provided separately. If an institution does not fulfill both requirements, or does not check the appropriate boxes, confidential treatment will not be considered.

Note: Responses to the questions regarding confidential treatment on page 1 of the form will be considered public information.

Information, for which confidential treatment is requested, may subsequently be released by the Federal Reserve System ~~in accordance with the terms of 12 CFR 261.16, or otherwise provided by law. The Federal Reserve may subsequently release information for which confidential treatment is accorded~~ if the Board of Governors determines that the disclosure of such information is in the public interest. If the Federal Reserve deems it necessary to release confidential data, the reporting institution will be notified before it is released.

### **F.G. Verification and Signatures**

**Estimates.** For ~~firms~~institutions filing this report for the first time, reasonable estimates are permitted.

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**Verification.** All addition and subtraction should be double-checked before the report is submitted. Totals and subtotals should be cross-checked to corresponding items elsewhere in the report. Before a report is submitted, all amounts should be compared with the corresponding amounts in the previous report. If there are any unusual changes from the previous report (i.e., differences that are not attributable to general organic growth and/or standard fluctuations in the business cycle), a brief explanation of the changes should be provided to the appropriate Federal Reserve Bank. Banking organizations should contact their district Reserve Bank for information regarding the submission procedure.

**Signatures.** The FR Y-15 must be signed by the Chief Financial Officer of the banking organization (or by the individual performing this equivalent function). For FBOs, the FR Y-15 must be signed by an authorized officer of the foreign banking organization. By signing the cover page of this report, the authorized officer acknowledges that any knowing and willful misrepresentation or omission of a material fact on this report constitutes fraud in the inducement and may subject the officer to legal sanctions provided by 18 USC 1001 and 1007.

**Banking organizations must maintain in their files a manually signed and attested printout of the data submitted.** The cover page of the submitted report should be used to fulfill the signature and attestation requirement. This page should be attached to the printout placed in the banking organization's files. These records must be kept for three years following the submission of the relevant FR Y-15 report. [A signature is not submitted as part of the electronic submission of the FR Y-15.](#)

### **G.H. Amended Reports**

When the Federal Reserve's interpretation of how GAAP or these instructions should be applied to a specified event or transaction (or series of related events or transactions) differs from the reporting banking organization's interpretation, the Federal Reserve may require the banking organization to reflect the event(s) or transaction(s) in its FR Y-15 in accordance with the Federal Reserve's interpretation and to amend previously submitted reports. The Federal Reserve will consider the materiality of such event(s) or transaction(s) in making a determination about requiring the banking organization to apply the Federal Reserve's interpretation and to amend previously submitted reports. Materiality is a qualitative characteristic of accounting information which is defined in Financial Accounting Standards Board (FASB) Concepts No. 2 as "the magnitude of an omission or misstatement of accounting information that, in the light of surrounding circumstances, make it probable that the judgment of a reasonable person relying on the information would have been changed or influenced by the omission or misstatement."

The Federal Reserve may require the filing of an amended FR Y-15 if the report as previously submitted contains significant errors. In addition, a banking organization must file an amended report when internal or external auditors make audit adjustments that result in a restatement of financial statements previously submitted to the Federal Reserve.

The Federal Reserve also requests that banking organizations that have restated their prior period financial statements as a result of an acquisition submit revised reports for the prior

year-ends. In the event that certain of the required data are not available, banking organizations should contact the appropriate Federal Reserve Bank for information on submitting revised reports.

### **H.I. Data Items Automatically Retrieved from Other Reports**

Certain data collected on the FR Y-15 may also be collected in other reports submitted to the Federal Reserve. If the banking organization or the U.S. intermediate holding company of the FBO files the other reports at the same level of consolidation as is required for the FR Y-15, for the same reporting period and using the same calculation (for example, point-in-time or period average), the duplicate data items will be populated automatically. If the source report is due to be submitted after the FR Y-15, respondents may submit the FR Y-15 with the data items from the other report left blank. Respondents will then need to resubmit the report after the source report has been filed so that the missing data is automatically populated.

If the banking organization or the U.S. intermediate holding company of the FBO files the FR Y-9C for the same reporting period using the same calculation method (i.e. for example, point-in-time or period average), then the following data items will be populated automatically:

1. Schedule A, item M4, "Total ~~consolidated~~ assets" (FR Y-9C, Schedule HC-K, item 5)
2. Schedule B, item ~~15 17~~, "Subordinated debt securities" (FR Y-9C, Schedule HC, items 19(a) and 19(b))
3. Schedule B, item ~~16 18~~, "Commercial paper" (FR Y-9C, Schedule HC-M, item 14(a))
4. Schedule D, item ~~56~~, "AFS securities" (FR Y-9C, Schedule HC, item 2(b))
5. Schedule D, item ~~67~~, "Equity securities with readily determinable fair values not held for trading" (FR Y-9C, Schedule HC, item 2(c))
6. Schedule D, item ~~1113~~, "Assets valued for accounting purposes using Level 3 measurement inputs" (FR Y-9C, Schedule HC-Q, item 7, Column E)
7. Schedule D, item M.1, "Held-to-maturity securities" (FR Y-9C, Schedule HC, item 2(a))
8. Schedule F, item 1, "Total liabilities" (FR Y-9C, Schedule HC, item 21)
9. Schedule F, item 3, "Total gross revenue" (FR Y-9C, Schedule HI, item 1(h) plus item 5(m))
10. Schedule F, item 4, "Total net revenue" (FR Y-9C, Schedule HI, item 1(h) plus item 5(m) minus item 2(f))
- ~~11. Schedule H, Column A, item M4, "Total consolidated assets" (FR Y-9C, Schedule HC-K, item 5)~~
- ~~12. Schedule I, Column A, item 15, "Subordinated debt securities" (FR Y-9C, Schedule HC, items 19(a) and 19(b))~~

- ~~13. Schedule I, Column A, item 16, "Commercial paper" (FR Y-9C, Schedule HC-M, item 14(a))~~
- ~~14. Schedule K, Column A, item 5, "AFS securities" (FR Y-9C, Schedule HC, item 2(b))~~
- ~~15. Schedule K, Column A, item 6, "Equity securities with readily determinable fair values not held for trading" (FR Y-9C, Schedule HC, item 2(c))~~
- ~~16. Schedule K, Column A, item 11, "Assets valued using Level 3 measurement inputs" (FR Y-9C, Schedule HC-Q, item 7, Column E)~~
- ~~17. Schedule K, Column A, item M.1, "Held to maturity securities" (FR Y-9C, Schedule HC, item 2(a))~~
- ~~18. Schedule M, Column A, item 1, "Total liabilities" (FR Y-9C, Schedule HC, item 21)~~
- ~~19. Schedule M, Column A, item 3, "Total gross revenue" (FR Y-9C, Schedule HI, item 1(h) plus item 5(m))~~
- ~~20. Schedule M, Column A, item 4, "Total net revenue" (FR Y-9C, Schedule HI, item 1(h) plus item 5(m) minus item 2(f))~~

If the banking organization or the U.S. intermediate holding company of the FBO files the Country Exposure Report (FFIEC 009) for the same reporting period and using the same calculation (for example, point-in-time or period average), then the following data items s will be populated automatically:

1. Schedule E, item 1, "Foreign claims on an ultimate-risk-a guarantor basis, excluding derivative claims" (FFIEC 009, Schedule C, Part II, Columns 1 through 10, Total Foreign Countries)
2. Schedule E, item ~~M12~~, "Foreign derivative claims on an ultimate-risk-a guarantor basis" (FFIEC 009, Schedule D, columns 1 through 4, Total Foreign Countries)
- ~~3. Schedule L, Column A, item 1 "Foreign claims on an ultimate-risk basis" (FFIEC 009, Schedule C, Part II, Columns 1 through 10, Total Foreign Countries)~~
- ~~4. Schedule L, Column A, item M1, "Foreign derivative claims on an ultimate-risk basis" (FFIEC 009, Schedule D, columns 1 through 4)~~

If the banking organization or the U.S. intermediate holding company of the FBO files the Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101) for the same reporting period, then the following data items will be populated automatically:

1. Schedule A, item 1(a), "Current exposure of derivative contracts" (FFIEC 101, Schedule A, item 2.4)

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2. Schedule A, item 1(b), "Potential future exposure (PFE) of derivative contracts" (FFIEC 101, Schedule A, item 2.5)
  3. Schedule A, item 1(c), "Gross-up for derivatives collateral" (FFIEC 101, Schedule A, item 2.6)
  4. Schedule A, item 1(d), "Effective notional amount of written credit derivatives" (FFIEC 101, Schedule A, item 2.9)
  5. Schedule A, item 1(e), "Cash variation margin included as an on-balance sheet receivable" (FFIEC 101, Schedule A, item 2.7)
  6. Schedule A, item 1(f), "Exempted central counterparty legs of client-cleared transactions included in items 1(a) and 1(b)" (FFIEC 101, Schedule A, item 2.8)
  7. Schedule A, item 1(g), "Effective notional amount offsets and PFE adjustments for sold credit protection" (FFIEC 101, Schedule A, item 2.10)
  8. Schedule A, item 2(a), "Gross SFT assets" (FFIEC 101, Schedule A, item 2.12)
  9. Schedule A, item 2(b), "Counterparty credit risk exposure for SFTs" (FFIEC 101, Schedule A, item 2.14)
  10. Schedule A, item 2(c), "SFT indemnification and other agent-related exposures" (FFIEC 101, Schedule A, item 2.15)
  11. Schedule A, item 2(d), "Gross value of offsetting cash payables" (FFIEC 101, Schedule A, item 2.13)
  12. Schedule A, item 3(a), "Other on-balance sheet assets" (FFIEC 101, Schedule A, item 2.1)
  13. Schedule A, item 3(b), "Regulatory adjustments" (FFIEC 101, Schedule A, item 2.2a)
  - ~~14. Schedule H, Column A, item 1(a), "Current exposure of derivative contracts" (FFIEC 101, Schedule A, item 2.4)~~
  - ~~15. Schedule H, Column A, item 1(b), "Potential future exposure (PFE) of derivative contracts" (FFIEC 101, Schedule A, item 2.5)~~
  - ~~16. Schedule H, Column A, item 1(c), "Gross-up for derivatives collateral" (FFIEC 101, Schedule A, item 2.6)~~
  - ~~17. Schedule H, Column A, item 1(d), "Effective notional amount of written credit derivatives" (FFIEC 101, Schedule A, item 2.9)~~
  - ~~18. Schedule H, Column A, item 1(e), "Cash variation margin included as an on-balance sheet receivable" (FFIEC 101, Schedule A, item 2.7)~~
  - ~~19. Schedule H, Column A, item 1(f), "Exempted central counterparty legs of client-cleared transactions included in items 1(a) and 1(b)" (FFIEC 101, Schedule A, item 2.8)~~
  - ~~20. Schedule H, Column A, item 1(g), "Effective notional amount offsets and PFE adjustments for sold credit protection" (FFIEC 101, Schedule A, item 2.10)~~
  - ~~21. Schedule H, Column A, item 2(a), "Gross SFT assets" (FFIEC 101, Schedule A, item 2.12)~~

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- ~~22. Schedule H, Column A, item 2(b), "Counterparty credit risk exposure for SFTs" (FFIEC 101, Schedule A, item 2.14)~~
  - ~~23. Schedule H, Column A, item 2(c), "SFT indemnification and other agent related exposures" (FFIEC 101, Schedule H, item 2.15)~~
  - ~~24. Schedule H, Column A, item 2(d), "Gross value of offsetting cash payables" (FFIEC 101, Schedule A, item 2.13)~~
  - ~~25. Schedule H, Column A, item 3(a), "Other on balance sheet assets" (FFIEC 101, Schedule A, item 2.1)~~
  - ~~26. Schedule H, Column A, item 3(b), "Regulatory adjustments" (FFIEC 101, Schedule A, item 2.2a)~~

If the banking organization or the U.S. intermediate holding company of the FBO files the FR Y-9LP (Parent Company Only Financial Statements for Large Holding Companies) for the same reporting period, then the following data item will be populated automatically:

1. Schedule A, item M6, "Total nonbank assets" (FR Y-9LP, Schedule PC-B, Line Item 17)
- ~~2. Schedule H, item M6, Column A, "Total nonbank assets" (FR Y-9LP, Schedule PC-B, Line Item 17)~~

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# Size Indicator

## Schedule A

### General Instructions

~~Schedule A is to be completed by domestic U.S. banking organizations.~~

Unless otherwise indicated, all ~~domestic U.S. category~~ Category I, II, and III banking organizations (as defined in the Glossary for “Category I Banking Organization,” “Category II Banking Organization,” and “Category III Banking Organization”) must report the data in this schedule using ~~quarter averages~~ averaged values. For on-balance sheet items, report averages over the reporting period using daily data. For off-balance sheet items, report averages over the reporting period using monthly data (i.e., provide the average of the three month-end balances within the quarter). Off-balance sheet items include the potential future exposure (PFE) of derivative contracts (item 1(b)), the effective notional amount of offsets and PFE adjustments for sold credit protection (item 1(g)), counterparty credit risk exposure for SFTs (item 2(b)), SFT indemnification and other agent-related exposures (item 2(c)), and other off-balance sheet exposures (item 4). Except where otherwise indicated, respondents that are not ~~domestic U.S. category~~ Category I, II, and/or III banking organizations must either report all of the data in this schedule using averages *or* report all of the data using point-in-time values.

Include all positions, regardless of whether they are included in the trading or banking book. The amounts provided must be net of specific provisions and valuation adjustments. Several items involve securities financing transactions (SFTs) (i.e., repo-style transactions), which are transactions such as repurchase agreements, reverse repurchase agreements, and securities lending and borrowing, where the value of the transactions depends on the market valuations and the transactions are often subject to margin agreements.

When reporting for its combined U.S. operations, an FBO should utilize the following instructions, which are identical for line item 6 on the FR Y-7Q:

In cases where a U.S. affiliate has a gross due from balance with a foreign affiliate and a gross due to balance with that same affiliate, the gross due from balance and gross due to balance are netted.

If the result of the netting equals a net due from balance, the net due from balance is added to the asset calculation. A net due to balance of a U.S. affiliate with a foreign affiliate is not subtracted from the combined assets reported. Refer to the example in the instructions of the FR Y-7Q for further clarification.

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## Total Exposures

### Line Item 1 Derivative exposures:

#### ***Line Item 1(a) Current exposure of derivative contracts.***

Report the current exposure (i.e., replacement cost) of all derivative contracts, cleared and non-cleared, net of qualifying cash variation margin. For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average current exposure of all derivative contracts, cleared and non-cleared, net of qualifying cash variation margin, using daily data.

When acting as a financial intermediary in clearing client derivative contracts (~~i.e., under the principal model~~, where the banking organization facilitates the clearing of derivatives by becoming a direct counterparty to both the client and the central counterparty (CCP)), include exposures 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) (~~i.e., 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. However, do not include the exposure if the client and the clearing member are affiliates and consolidated on the banking organization's balance sheet. For more information, see the Glossary entry for "qualifying cash variation margin." For ~~the~~ definition of derivative contract, see 12 CFR 217.2.

~~This item is equivalent to Part 2, line 4 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### **Line Item 1(b) Potential future exposure (PFE) of derivative contracts.**

Report the potential future exposure for transactions included in item 1(a), calculated in accordance with 12 CFR 217.34(a). For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average potential future exposure for transactions included in item 1(a), calculated in accordance with 12 CFR 217.34(a), using monthly data. Include derivative contracts to which the banking organization is a counterparty (or each single-product netting set of such transactions) along with cleared transactions.

Note that a banking organization may not use cash variation margin to reduce the net or gross current credit exposure in the calculation of the net-to-gross ratio.

~~This item is equivalent to Part 2, line 5 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### **Line Item 1(c) Gross-up for derivatives collateral.**

Report the amount of posted cash and non-cash collateral that the banking organization uses to offset the negative mark-to-fair values of associated derivative contracts. For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average amount of posted cash and non-cash collateral that the banking organization uses to offset the negative mark-to-fair

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values of associated derivative contracts using daily data. Do not include qualifying cash variation margin. Include cash collateral that is reported under the GAAP offset option that is not qualifying cash variation margin. Only include the amount of posted non-cash collateral that has been deducted from the on-balance sheet assets value reported in item 3(a). For more information, see the Glossary entry for “qualifying cash variation margin.”

~~This item is equivalent to Part 2, line 6 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### **Line Item 1(d) Effective notional amount of written credit derivatives.**

Report the effective notional principal amount (that is, the apparent or stated notional principal amount multiplied by the effective multiplier in the derivative contract) of credit derivatives, or other similar instruments, through which the banking organization provides credit protection (e.g., credit default swaps or total return swaps that reference instruments with credit risk, such as bonds). For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average effective notional principal amount of credit derivatives, or other similar instruments, through which the banking organization provides credit protection, using monthly data. This value represents the amount owed upon a default event. The effective notional principal amount of sold credit protection that the banking organization clears on behalf of a clearing member client through a CCP may be excluded.

~~This item is equivalent to Part 2, line 9 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### **Line Item 1(e) Cash variation margin included as an on-balance sheet receivable.**

Report the amount of qualifying cash variation margin, which is posted to a counterparty to a derivative contract and included in item 3(a) as an on-balance sheet receivable. Only include cash variation margin that meets the criteria outlined in ~~12 CFR 217.10(c)(4)(ii)(C), 12 CFR 217.10(c)(2)(iii)(C)-(G)~~. For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average amount of qualifying cash variation margin, which is posted to a counterparty to a derivative contract and included in item 3(a) as an on-balance sheet receivable, using daily data. For more information, see the Glossary entry for “qualifying cash variation margin.”

~~This item is equivalent to Part 2, line 7 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### **Line Item 1(f) Exempted central counterparty legs of client-cleared transactions included in items 1(a) and 1(b).**

Report the current exposure and the PFE for the exempted CCP legs of client-cleared transactions under the *principal model* that are included in items 1(a) and 1(b), respectively. For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average current exposure using daily data and the average PFE using monthly data for the exempted CCP legs of client-cleared transactions that are included in items 1(a) and 1(b), respectively.

~~This item is equivalent to Part 2, line 8 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

### **Line Item 1(g) Effective notional amount offsets and PFE adjustments for sold credit protection.**

Report the value of effective notional principal amount offsets and PFE adjustments for sold credit protection. For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average value of effective notional principal amount offsets and PFE adjustments for sold credit protection using monthly data. Offsets include any reduction in the mark-to-fair value of the sold credit protection that is recognized in common equity tier 1 capital, along with the effective notional principal amount of purchased credit derivatives or similar instruments that meet the following criteria (see 12 CFR 217.10(c)(~~24~~)(~~iv~~)(~~DB~~)(~~2~~):

- 1) The remaining maturity of the credit protection purchased must be equal to or greater than the remaining maturity of the credit protection sold; and,
- 2) The reference obligation of the purchased credit protection must be pari passu with or junior to the underlying reference obligation of the credit protection sold. If the sold credit protection references a tranching product, the purchased credit protection must be on a reference obligation with the same level of seniority.

If the effective notional amount of this sold credit protection is included in item 1(d), the associated PFE may be reported as an adjustment to avoid double-counting (see CFR 217.10(c)(~~24~~)(ii)(~~B~~)(~~1~~) and (~~2~~)). However, the associated PFE may not be reported as an adjustment if it is already being offset through purchased credit protection.

Note that the effective notional amount of sold credit protection may be reduced by any negative change in fair value reflected in common equity tier 1 capital provided that the effective notional amount of the offsetting purchased credit protection is also reduced by any resulting positive change in fair value reflected in common equity tier 1 capital. If a banking organization purchases credit protection through a total return swap and records the net payments received as net income but does not record offsetting deterioration in the mark-to-fair value of the sold credit protection on the reference exposure (either through reductions in fair value or by additions to reserves) in common equity tier 1 capital, the banking organization may not reduce the effective notional principal amount of the sold credit protection.

~~This item is equivalent to Part 2, line 10 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

### **Line Item 1(h) Total derivative exposures.**

The sum of items 1(a) through 1(d), minus the sum of items 1(e) through 1(g).

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## Line Item 2 Securities financing transaction (SFT) exposures:

### Line Item 2(a) Gross SFT assets.

Report the gross value of on-balance sheet assets related to securities financing transactions. For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average gross value of on-balance sheet assets related to securities financing transactions using daily data. Do not include securities that are already included in item 3(a) (e.g., securities received as collateral in a principal securities lending transaction that have not been rehypothecated or sold). Include the gross value of cash receivables for reverse repurchase agreements. Include securities sold under a repurchase agreement or a securities lending transaction that qualify for sales treatment under GAAP.

~~This item is equivalent to Part 2, line 12 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

### Line Item 2(b) Counterparty credit risk exposure for SFTs.

Report the counterparty credit risk exposure for SFTs. For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average counterparty credit risk exposure for SFTs using monthly data. Counterparty exposure is determined as the gross fair value of the securities and cash provided to a counterparty for all transactions included within a qualifying master netting agreement less the gross fair value of the securities and cash received from the counterparty for those transactions, or zero, whichever is greater (see the definition of “qualifying master netting agreement” in 12 CFR 217.2). For transactions that are not subject to a qualifying master netting agreement, report the exposure on a transaction-by-transaction basis, with each SFT treated as its own netting set. Do not include transactions where the banking organization acts as an agent, as these exposures are captured separately in item 2(c).

~~This item is equivalent to Part 2, line 14 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

### Line Item 2(c) SFT indemnification and other agent-related exposures.

For transactions where the banking organization acts as an agent and provides an indemnity to a customer, report the gross fair value of the securities and cash lent for all transactions within a qualifying master netting agreement less the gross fair value of the securities and cash received from the counterparty for those transactions, or zero, whichever is greater. For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average gross fair value, using monthly data, of the securities and cash lent for all transactions within a qualifying master netting agreement less the gross fair value of the securities and cash received from the counterparty for those transactions, or zero, whichever is greater. For transactions that are not subject to a qualifying master netting agreement, report the exposure on a transaction-by-transaction basis, with each individual transaction treated as its own netting set. In cases where the indemnification exceeds the calculated difference described above, report the full value of the guarantee. If the banking organization’s exposure to the underlying security or cash in a transaction extends beyond the indemnification (e.g., when the banking organization manages

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received collateral using their own account rather than the customer's account), the full value of the underlying security or cash must be reported.

~~This item is equivalent to Part 2, line 15 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### **Line Item 2(d) Gross value of offsetting cash payables.**

Report the gross value of cash payables associated with repurchase agreements that are permitted to offset the cash receivables included in item 2(a). For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average gross value of cash payables associated with repurchase agreements that are permitted to offset the cash receivables included in item 2(a), using daily data. Such offset is permitted when the related SFTs are with the same counterparty, subject to the same explicit settlement date, and within a qualifying master netting agreement (see the definition of "qualifying master netting agreement" in 12 CFR 217.2) and are limited to the gross value of the related cash receivable.

~~This item is equivalent to Part 2, line 13 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### **Line Item 2(e) Total SFT exposures.**

The sum of items 2(a) through 2(c), minus item 2(d).

### **Line Item 3 Other on-balance sheet exposures:**

#### **Line Item 3(a) Other on-balance sheet assets.**

Report the balance sheet carrying value of all on-balance sheet assets, including collateral but excluding the on-balance sheet assets for derivative transactions and repo-style transactions. Include the amount of on-balance sheet cash and collateral received from counterparties in derivative transactions. For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average balance sheet carrying value of all on-balance sheet assets, including collateral but excluding the on-balance sheet assets for derivative transactions and repo-style transactions, using daily data.

~~This item is equivalent to Part 2, line 1 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### **Line Item 3(b) Regulatory adjustments.**

Report the amount of regulatory adjustments from common equity tier 1 capital and additional tier 1 capital under the ~~fully phased in~~ requirements of Regulation Q in (see 12 CFR 217.22).<sup>6</sup>— These adjustments include the deduction of goodwill and intangibles, deferred tax assets, ~~and~~ hedging gains and losses, and other items. Report adjustments that reduce tier 1 capital as a positive value. If the adjustment increases tier 1 capital, report the value with a minus (-) sign.

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<sup>6</sup>—~~See [www.gpo.gov/fdsys/browse/collectionCfr.action](http://www.gpo.gov/fdsys/browse/collectionCfr.action).~~

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All respondents must provide a point-in-time value, including ~~domestic U.S. e~~Category I, II, and III banking organizations.

~~This item is equivalent to Part 2, line 2 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### **Line Item 4 Other off-balance sheet exposures:**

For this item, do not include off-balance sheet exposures associated with derivatives transactions or SFTs, as these are already being captured in items 1 and 2, respectively. Securities collateral that has been received by the bank and which is not recorded as an on-balance sheet asset under the relevant accounting standard should not be included in this item.

#### **Line Item 4(a) Gross notional amount of items subject to a 0% credit conversion factor (CCF).**

Report the gross notional amount of off-balance sheet items subject to a 0% credit conversion factor under the standardized approach to credit risk (this includes the unused portion of commitments which are unconditionally cancellable at any time by the bank without prior notice). For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average gross notional amount, using monthly data, of off-balance sheet items subject to a 0% credit conversion factor under the standardized approach to credit risk. For more information on the treatment of off-balance sheet exposures under the standardized approach to credit risk, see 12 CFR 217.33.

#### **Line Item 4(b) Gross notional amount of items subject to a 20% CCF.**

Report the gross notional amount of off-balance sheet items subject to a 20% credit conversion factor under the standardized approach to credit risk. For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average gross notional amount, using monthly data, of off-balance sheet items subject to a 20% credit conversion factor under the standardized approach to credit risk. This would include commitments with an original maturity up to one year that are not unconditionally cancelable and short-term self-liquidating trade letters of credit arising from the movement of goods (e.g., documentary credits collateralized by the underlying shipment). For more information on the treatment of off-balance sheet exposures under the standardized approach to credit risk, see 12 CFR 217.33.

#### **Line Item 4(c) Gross notional amount of items subject to a 50% CCF.**

Report the gross notional amount of off-balance sheet items subject to a 50% credit conversion factor under the standardized approach to credit risk. For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average gross notional amount, using monthly data, of off-balance sheet items subject to a 50% credit conversion factor under the standardized approach to credit risk. This includes commitments with an original maturity of more than one year that are not unconditionally cancelable and transaction-related contingent items such as performance bonds, bid bonds, warranties, and performance standby letter of credit. For more information on the treatment of off-balance sheet exposures under the standardized approach to credit risk, see 12 CFR 217.33.

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#### **Line Item 4(d) Gross notional amount of items subject to a 100% CCF.**

Report the gross notional amount of off-balance sheet items subject to a 100% credit conversion factor under the standardized approach to credit risk. For ~~domestic U.S. category~~ Category I, II, and III banking organizations, report the average gross notional amount, using monthly data, of off-balance sheet items subject to a 100% credit conversion factor under the standardized approach to credit risk. This includes guarantees, credit-enhancing representations and warranties that are not securitization exposures, financial standby letters of credit, and forward agreements. Do not include exposures associated with SFTs, as these are already captured in item 2. For more information on the treatment of off-balance sheet exposures under the standardized approach to credit risk, see 12 CFR 217.33.

#### **Line Item 4(e) Credit exposure equivalent of other off-balance sheet items.**

The sum of 0.1 times item 4(a), 0.2 times item 4(b), 0.5 times item 4(c), and item 4(d). This total represents the credit exposure equivalent of the other off-balance sheet items, with the 0% credit conversion factor subject to a 10% floor.

~~This item is equivalent to Part 2, line 19 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### **Line Item 5 Total exposures prior to regulatory deductions.**

The sum of items 1(h), 2(e), 3(a), and 4(e).

~~This item is equivalent to the sum of Part 2, lines 1 and 21 minus Part 2, line 3 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### **Line Item 6 Total exposures – systemic indicator amount.**

Report the average of the value reported in line item 5 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the total exposures indicator for purposes of calculating the banking organization’s method 1 and 2 scores pursuant to 12 CFR 217 subpart H.

#### **Line Item ~~6-7~~ Does item 5 represent an average value over the reporting period?**

Specify whether or not the holding company or reporting group has reported the subcomponents of item 5 using average values over the reporting period. ~~Domestic U.S.~~ eCategory I, II, and III banking organizations must report this data using averages. Respondents that are not ~~domestic U.S.~~ eCategory I, II, and or III banking organizations may choose to report the data using averages, though they are not required to do so. Enter a “1” for Yes; enter a “0” for No.

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## Memoranda

### Line Item M1 Securities received as collateral in securities lending.

Report the amount of securities included in item 3(a) that have been received as collateral in principal securities lending transactions but have not been rehypothecated or sold. All respondents must provide a point-in-time value, including ~~domestic U.S. e~~Category I, II and III banking organizations.

### Line Item M2 Cash collateral received in conduit securities lending transactions.

Report the cash collateral received in conduit securities lending transactions. (For more information, see the Glossary entry for “conduit securities lending transaction.”) ~~In conduit securities lending transactions, a bank borrows securities from one party and directly on-lends the identical securities to another party. The bank acts as an intermediary between the security owner and the ultimate borrower, essentially substituting their own credit for that of the borrower. The securities in question may not be part of a general inventory available for onward lending. Instead, the bank will only obtain the securities at such time as they can directly fulfil an outstanding order from the ultimate borrower.~~ Report the collateral regardless of whether or not the transaction is being indemnified by the bank ing organization. Include the collateral that was received and then subsequently passed through to the security owner. All respondents must provide a point-in-time value, including ~~domestic U.S. e~~Category I, II, and III banking organizations.

### Line Item M3 Credit derivatives sold net of related credit protection bought.

Report the effective notional principal amount of credit derivatives sold net of related credit protection bought. Only net out the protection bought if it is for the same reference entity. If the protection bought for a reference entity exceeds the amount sold, report a zero for that particular reference entity. All respondents must provide a point-in-time value, including ~~domestic U.S. e~~Category I, II, and III banking organizations.

### Line Item M4 Total ~~consolidated~~ assets.

For domestic banking organizations and IHCs, R report total consolidated on-balance sheet assets. This item will be prepopulated from Line Item 5 on Schedule HC-K of the FR Y-9C for domestic banking organizations and IHCs.

For the combined U.S. operations of an FBO, report the total combined assets of the top-tier FBO’s U.S.-domiciled affiliates, branches, and agencies. In situations where a U.S.-domiciled affiliate is a parent of one or more subsidiaries, including subsidiaries of subsidiaries, the FBO should consolidate assets of the affiliate and its subsidiaries at the top-tier U.S.-domiciled affiliate, in accordance with U.S. GAAP, and then the total consolidated assets (or total assets, as applicable) of each top-tier U.S. domiciled affiliate, branch, and agency should be

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combined. Total combined assets reported by top-tier FBOs should exclude intercompany balances and intercompany transactions between the FBO's U.S. domiciled affiliates, branches, or agencies to the extent such items are not already eliminated in consolidation. However, total combined assets reported by top-tier FBOs should include net intercompany balances and intercompany transactions between a non-U.S.-domiciled affiliate and a U.S.-domiciled affiliate, branch, or agency of the FBO.

### **Line Item M5 Total off-balance sheet exposures.**

Item 5 on this schedule minus item M4.

### **Line Item M6 Total nonbank assets.**

Report total nonbank assets, consistent with the instructions to Line Item 17 on Schedule PC-B of the FR Y-9LP. This item will be prepopulated from Line Item 17 on Schedule PC-B of the FR Y-9LP for domestic banking organizations and IHCs. For the combined U.S. operations of an FBO, this line item should be calculated in accordance with the definition of total nonbank assets in 12 CFR 252.2.

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# Interconnectedness Indicators

## Schedule B

### General Instructions

~~Schedule B is to be completed by domestic U.S. banking organizations.~~

Unless otherwise indicated, all Category I banking organizations must report the data in this schedule using averaged values. For on-balance sheet items, report averages over the reporting period using daily data. For off-balance sheet items, report averages over the reporting period using monthly data (i.e., provide the averages of the three month-end balances within the quarter). Off-balance sheet items are: the unused portion of committed lines extended to other financial institutions (item 2), the potential future exposure (PFE) for over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value (item 5(b)), the unused portion of committed lines obtained from other financial institutions (item 10), and the PFE for OTC derivative contracts with other financial institutions that have a net negative fair value (item 12(b)). For memoranda items, report the data using point-in-time values.

Except where otherwise indicated, respondents that are not Category I banking organizations must report line items using point-in-time values.

For the purpose of the intra-financial system assets and intra-financial system liabilities indicators, 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, commodity, hybrid, and money market funds), hedge funds, private equity funds, exchange-traded funds, and asset management entities that engage in similar activities; pension funds; investment banks; asset management companies;~~ and central counterparties (CCPs) (as defined in Schedule D, item 1). 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.

In determining whether a transaction is with another financial institution (i.e., a financial institution outside of the consolidated holding company or the reporting group), do not adopt a look-through approach. Instead, report figures based on the immediate counterparty.

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For FBOs, respondents should include only assets and liabilities related to transactions with unaffiliated (third-party) financial institutions. For these purposes, both U.S. and non-U.S. affiliates are considered affiliated financial institutions.

## **Intra-Financial System Assets**

### **Line Item 1 Funds deposited with or lent to other financial institutions.**

Report all funds deposited with or lent to other financial institutions (i.e., financial institutions outside of the consolidated holding company or FBO-reporting group). Lending includes all forms of term/revolving lending, federal funds sold, acceptances of other banks, and other extensions of credit to financial institutions. Do not include commercial paper, which is reported in item 3(d), and securities financing transactions. Do not include settlement balances (i.e., exposures arising from unsettled transactions). Deposits include balances due from financial institutions, and currency and coin due from financial institutions (as defined in the FR Y-9C, Schedule HC, item 1). Include certificates of deposit but do not include margin accounts and posted collateral. Include funds deposited with or lent to other financial institutions that are accounted for as receivables. Do not include receivables related to settlement balances (e.g., fees and payments related to the exchange of goods and services). Include margin lending, but exclude accrued interest.

#### **Line Item 1(a) Certificates of deposit.**

Report the total holdings of certificates of deposit due from other financial institutions as included in item 1. For more information on certificates of deposit, refer to the Glossary entry for “certificate of deposit.”

### **Line Item 2 Unused portion of committed lines extended to other financial institutions.**

Report the nominal value of the unused portion of all committed lines extended to other financial institutions. Include lines which are unconditionally cancellable. Do not include letters of credit and unsettled securities financing transactions (e.g., reverse repos). For more information on commitments, see FR Y-9C, Schedule HC-L, item 1.

### **Line Item 3 Holdings of securities issued by other financial institutions.**

This item reflects all holdings of securities issued by other financial institutions. Report total holdings at fair value (as defined in the FR Y-9C Glossary entry for “fair value”) in accordance

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with ASC Topic 820, Fair Value Measurements (formerly FASB Statement No. 157, *Fair Value Measurements*), for securities classified as trading (including securities for which the fair value option ~~(FVO)~~ is elected) and available-for-sale (AFS) securities; report held-to-maturity (HTM) securities at amortized cost in accordance with ASC 320, Investments—Debt Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities, as amended*). Report the historical cost of any equity securities without readily determinable fair values (e.g., bankers' bank stock) (see FR Y-9C, Schedule HC-F, item 4). Do not report products where the issuing institution does not back the performance of the asset (e.g., asset-backed securities). Include holdings of securities issued by equity-accounted associates (i.e., associated companies and affiliates accounted for under the equity method of accounting) and special purpose entities (SPEs) that are not part of the consolidated entity or, for FBOs, the reporting group or any non-U.S. affiliate for regulatory purposes. Do not include synthetic exposures related to derivatives transactions (e.g., when a derivative references securities issued by other financial institutions). Do not include loans, ~~bond exchange traded funds (ETFs)~~, credit card receivables, letters of credit, bond options, or bond swaps, ~~or bond swaps on ETFs~~.

### **Line Item 3(a) Secured debt securities.**

Report the total holdings of secured debt securities (e.g., covered bonds). Note that this item is not designed to capture collateralized trades. Instead, the item is capturing capital that has been raised through the issuance of secured debt.

### **Line Item 3(b) Senior unsecured debt securities.**

Report the total holdings of senior unsecured debt securities.

### **Line Item 3(c) Subordinated debt securities.**

Report the total holdings of subordinated debt securities.

### **Line Item 3(d) Commercial paper.**

Report the total holdings of commercial paper of other financial institutions. For more information on commercial paper, refer to the Glossary entry for "commercial paper."

### **Line Item 3(e) Equity securities.**

Report the total holdings of equity securities, including common and preferred shares, of other financial institutions. Include investments in mutual funds ~~(e.g., equity, bond, hybrid, and money market funds)~~ that are administered outside of the reporting group. Report the entire

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mutual fund investment; ~~i.e.~~ do not look through into the fund to determine the underlying holdings). Include assets that are held for trading, and equity securities with readily determinable fair values that are not held for trading.

### **Line Item 3(f) Offsetting short positions in relation to the specific equity securities included in item 3(e).**

Report the fair value of the banking organization's liabilities resulting from short positions held against the stock holdings included in item 3(e). Include the short legs of derivatives used to hedge the equity securities reported in item 3(e) (e.g., total return swaps).<sup>7</sup>

### **Line Item 4 Net positive current exposure of securities financing transactions (SFTs) with other financial institutions.**

This item includes the following:

- (1) Net positive reverse repurchase agreement exposure, where the value of the cash provided exceeds the fair value of the securities received.
- (2) Net positive repurchase agreement exposure, where the fair value of the securities provided exceeds the value of the cash received.
- (3) Net positive securities lending exposure, where the fair value of securities lent exceeds the value of cash collateral received (or the fair value of non-cash collateral received).
- (4) Net positive securities borrowing exposure, where the value of cash collateral provided (or the fair value of non-cash collateral provided) exceeds the fair value of securities borrowed.

The reported value is not intended to reflect amounts recorded on the balance sheet. Rather, it represents the single legally owed amount per netting set. Net multiple transactions only when the transactions are covered by a qualifying master netting agreement (see the definition of "qualifying master netting agreement" in 12 CFR 217.2). For transactions that are not subject to a qualifying master netting agreement, report the exposure on a transaction-by-transaction basis, with each SFT treated as its own netting set. That is, report the difference (if positive) between the value of the financial instruments provided (cash and/or securities) and the financial instruments received (cash and/or securities). Include transactions cleared through a CCP. Do not include conduit lending transactions and do not apply haircuts in assessing the gross fair value of non-cash collateral. Include unsettled SFTs if the banking organization is using trade-date accounting.

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<sup>7</sup>For example, Bank A holds 1,000 shares of Bank B at \$10 per share and has entered into an equity total return swap to short 1,000 Bank B shares and thereby eliminate market risk. Bank A would report \$10,000 for item 3(e) and \$10,000 for item 3(f).

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

### Line Item 5(a) Net positive fair value.

Report the sum of net positive fair value OTC derivative exposures netted in accordance with GAAP netting rules (i.e., designated, legally enforceable, netting sets or groups). Include in this line item ~~Only~~ netting sets with a positive value ~~may be included here~~. Netting sets where the net result is negative must be captured in item 11. Include collateral held only if it is within the master netting agreement (i.e., pursuant to legally enforceable credit support annexes). If applicable, net opposing collateral positions (e.g., initial margin posted with variation margin held). Deduct the net collateral position from the underlying obligation only if it reduces the overall exposure. If the net collateral exceeds the payment obligation, record a fair value of zero for the netting set. Non-cash collateral may be deducted only if (1) the non-cash collateral is financial collateral as defined in 12 CFR 217.2 and (2) haircuts are applied to the non-cash collateral in accordance with the calculation of replacement cost in 12 CFR 217.132. If a derivative contract with a positive fair value is not covered under a qualifying master netting agreement, the derivative exposure amount should be included on a gross basis (see the definition of “qualifying master netting agreement” in 12 CFR 217.2). For more information on netting, refer to ASC Subtopic 210-20, Balance Sheet—Offsetting, and the FR Y-9C Glossary entry for “offsetting.”

Do not include derivative contracts initiated via an exchange such as ICE, CME, or Eurex (e.g., futures contracts would not be included).

When acting as a financial intermediary (i.e., where the banking organization is a counterparty to both the client and the CCP), report exposures to the CCP. Report exposures to clients if they fit the definition of financial institution. In cases where a clearing member bank, acting as an agent, guarantees the performance of a CCP to a client, the associated exposure to the client must be reported.

### Line Item 5(b) Potential future exposure.

Report the ~~amount of~~ potential future exposure ~~(PFE), calculated using the current exposure method,~~ for the derivatives included in item 5(a). ~~Include the PFE for any netting sets with a fair value of zero. For more information on determining the PFE refer to~~ calculated in accordance with 12 CFR 217.34(a).

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## Line Item 6 Total intra-financial system assets.

The sum of items 1, 2 through 3(e), 4, 5(a), and 5(b), minus item 3(f).

## Line Item 7 Total intra-financial system assets – systemic indicator amount.

Report the average of the value reported in line item 6 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the intra-financial system assets indicator for purposes of calculating the banking organization’s method 1 and 2 scores pursuant to 12 CFR 217 subpart H.

## Intra-Financial System Liabilities

### Line Item ~~78~~ Deposits due to other financial institutions:

This section captures information regarding the deposits held by the banking organization. Do not include settlement balances (i.e., exposures arising from unsettled transactions) and collected collateral. For more information on deposits, see the FR Y-9C Glossary entry for “deposits.”

Include any funds deposited by other financial institutions that are accounted for as payables. Do not include payables related to settlement balances, (e.g., fees and payments related to the exchange of goods and services). Do not include certificates of deposit, margin accounts, and accrued interest.

### Line Item ~~78~~(a) Deposits due to depository institutions.

Report total deposits due to depository institutions. Do not include certificates of deposit, which are captured separately in item ~~1719~~.

### Line Item ~~78~~(b) Deposits due to non-depository financial institutions.

Report total deposits due to non-depository financial institutions. Do not include certificates of deposit, which are captured separately in item ~~1719~~.

### Line Item ~~89~~ Borrowings obtained from other financial institutions.

Report the amount of outstanding loans obtained from other financial institutions. Include both term loans and revolving, open-end loans. Include acceptances sold and federal funds purchased that are not part of a securities financing transaction (as these are captured in item

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~~1011~~). Include bank overdrafts. Do not include any of the outstanding securities captured in item ~~2022~~.

Report both secured and unsecured borrowings obtained from other financial institutions. Thus, financing involving pledged assets and equity-linked notes would be included. Note, however, that secured financing involving the issuance of securities is captured separately in the Securities Outstanding ~~S~~section. Include the borrowings of all entities, including variable-interest entities (VIEs), within the regulatory scope of consolidation, but do not include borrowings between entities within the consolidated group. Include bank overdrafts and margin lending, but exclude margin accounts.

### **Line Item ~~910~~ Unused portion of committed lines obtained from other financial institutions.**

Report the nominal value of the unused portion of all committed lines obtained from other financial institutions. Include lines which are unconditionally cancelable. This item measures the amount of credit committed as of the reporting date, irrespective of whether it may be unconditionally cancelled the day after. Do not include letters of credit and unsettled SFTs (e.g., repos). For more information on commitments, see FR Y-9C, Schedule HC-L, item 1.

### **Line Item ~~4011~~ Net negative current exposure of SFTs with other financial institutions.**

This item includes the following:

- (1) Net negative reverse repurchase agreement exposure, where the fair value of securities received exceeds the value of the cash provided.
- (2) Net negative repurchase agreement exposure, where the value of the cash received exceeds the fair value of the securities provided.
- (3) Net negative securities lending exposure, where the value of cash collateral received (or the fair value of non-cash collateral received) exceeds the fair value of securities lent.
- (4) Net negative securities borrowing exposure, where the fair value of securities borrowed exceeds the value of cash collateral provided (or the fair value of non-cash collateral provided).

The reported value is not intended to reflect amounts recorded on the balance sheet. Rather, it represents the single legally owed amount per netting set. Net multiple transactions only when the transactions are covered by a qualifying master netting agreement (see the definition of “qualifying master netting agreement” in 12 CFR 217.2). For transactions that are not subject to a qualifying master netting agreement, report the exposure on a transaction-by-transaction

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basis, with each SFT treated as its own netting set. That is, report the difference (if negative) between the value of the financial instruments provided (cash and/or securities) and the financial instruments received (cash and/or securities). Include transactions cleared through a CCP. Do not include conduit lending transactions and do not apply haircuts in assessing the gross fair value of non-cash collateral. Include unsettled SFTs if the banking organization is using trade-date accounting. Report the final net negative exposure value as a positive number.

## **Line Item 4112 OTC derivative contracts with other financial institutions that have a net negative fair value:**

### **Line Item 4112(a) Net negative fair value.**

Report the sum of net fair value OTC derivative liabilities netted in accordance with GAAP netting rules (i.e., designated, legally enforceable, netting sets or groups). Include only netting sets with a negative value. Report netting sets where the net result is positive in item 5(a). Include collateral provided only if it is within the master netting agreement (i.e., pursuant to legally enforceable credit support annexes). If applicable, net opposing collateral positions (e.g., initial margin held with variation margin posted). Deduct the net collateral position from the underlying obligation only if it reduces the overall exposure. If the net collateral exceeds the payment obligation, record a fair value of zero for the netting set. Non-cash collateral may be deducted only if (1) the non-cash collateral is financial collateral as defined in 12 CFR 217.2 and (2) haircuts are applied to the non-cash collateral in accordance with the calculation of replacement cost in 12 CFR 217.132. If a derivative contract with a positive-negative fair value is not covered under a qualifying master netting agreement, the derivative exposure amount should be included on a gross basis (see the definition of “qualifying master netting agreement” in 12 CFR 217.2). For more information on netting, refer to ASC Subtopic 210-20, Balance Sheet—Offsetting, and the FR Y-9C Glossary entry for “offsetting.”

Do not include derivative contracts initiated via an exchange such as ICE, CME, or Eurex (e.g., futures contracts would not be included).

When acting as a financial intermediary (i.e., where the banking organization is a counterparty to both the client and the CCP), report exposures to the CCP. Report exposures to clients if they fit the definition of financial institution. In cases where a clearing member bank, acting as an agent, guarantees the performance of a CCP to a client, the associated exposure to the client must be reported.

Report the final net negative fair value as a positive number. For example, a master netting agreement with a net fair value of -\$10 would be reported as +\$10.

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## Line Item ~~11~~12(b) Potential future exposure.

Report the ~~amount of the~~ PFE, ~~calculated using the current exposure method,~~ for the derivatives included in item ~~11(a)~~ 12(a), ~~calculated in accordance with~~ ~~For more information on determining the PFE refer to~~ 12 CFR 217.34(a).

## Line Item ~~12~~13 Total intra-financial system liabilities.

The sum of items ~~78~~(a) through ~~11(b)~~12(b).

## Line Item 14 Total intra-financial system liabilities – systemic indicator amount.

Report the average of the value reported in line item 13 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the intra-financial system liabilities indicator for purposes of calculating the banking organization’s method 1 and 2 scores pursuant to 12 CFR 217 subpart H.

## Securities Outstanding

The values reported for items ~~13~~15 through ~~22~~19 should reflect all of the outstanding securities of the banking organization regardless of whether or not they are held by another financial institution. Do not report products where the reporting institution does not back the performance of the asset (e.g., asset-backed securities).

For items ~~13~~15 through ~~17~~19, provide the book value (i.e., carrying amount) of the securities. Note that this value will depend on the applicable accounting classification and measurement, and thus may reflect the amortized cost of the securities, the fair value of the securities, or a mixture of the two.

## Line Item ~~13~~15 Secured debt securities.

Report the book value of all outstanding secured debt securities (e.g., covered bonds and REIT preferred securities) issued by the banking organization. Do not include advances from Federal Home Loan Banks (~~FHLB~~). Do not include standby letters of credit. Note that this item is not designed to capture collateralized trades. Instead, the item is capturing capital that has been raised through the issuance of secured debt.

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### **Line Item 1416 Senior unsecured debt securities.**

Report the book value of all outstanding senior unsecured debt securities issued by the banking organization.

### **Line Item 1517 Subordinated debt securities.**

Report the book value of all outstanding subordinated debt securities (as defined in the FR Y-9C, Schedule HC, items 19(a) and 19(b)) issued by the banking organization.

### **Line Item 1618 Commercial paper.**

Report the book value of all outstanding commercial paper issued by the banking organization. For more information on commercial paper, refer to the Glossary entry for “commercial paper.”

### **Line Item 1719 Certificates of deposit.**

Report the book value of all outstanding transferable certificates of deposit issued by the banking organization or reporting group, as applicable, irrespective of the holder (e.g., corporate or individual), and the book value of all outstanding non-transferable certificates 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 more information on certificates of deposit, refer to the Glossary entry for “certificate of deposit.”

### **Line Item 2018 Common equity.**

Report the fair value of outstanding common equity. For publicly traded shares, report the closing share price multiplied by the number of shares outstanding. Do not report non-publicly traded shares or any other shares for which a market price is unavailable. For shares issued by consolidated subsidiaries, only include those shares that were issued to third parties. Do not include certificates of mutual banks.

### **Line Item 2119 Preferred shares and other forms of subordinated funding not captured in item 1517.**

Report the fair value of outstanding preferred shares and other forms of subordinated funding not captured in item 1517 (e.g., savings shares and silent partnerships). ~~For publicly traded—~~

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~~shares, r~~Report the closing share price multiplied by the number of shares outstanding. Do not report ~~non-publicly traded~~ shares for which no market price is available. Include shares issued by consolidated subsidiaries to third parties.

### **Line Item ~~2022~~ Total securities outstanding.**

The sum of items ~~1315~~ through ~~1921~~.

### **Line Item 23 Total securities outstanding – systemic indicator amount.**

Report the average of the value reported in line item 22 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the securities outstanding indicator for purposes of calculating the banking organization’s method 1 and 2 scores pursuant to 12 CFR 217 subpart H.

## **Memoranda**

### **Line Item M1 Standby letters of credit extended to other financial institutions.**

Report the amount of financial and performance standby letters of credit extended to other financial institutions. A financial standby letter of credit irrevocably obligates the banking organization to pay a third-party beneficiary when a customer fails to repay an outstanding loan or debt instrument. A performance standby letter of credit irrevocably obligates the banking organization to pay a third-party beneficiary when a customer fails to perform some contractual non-financial obligation. For more information, refer to FR Y-9C, Schedule HC-L, items 2 and 3.

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# Substitutability Indicators Schedule C

## ~~General Instructions~~

~~Schedule C is to be completed by domestic U.S. banking organizations.~~

## Payments Activity

### Line Item 1 Payments made in the ~~last four reporting~~ quarters.

Report the total gross value of all cash payments sent by the banking organization via large-value payment systems,<sup>8</sup> along with the gross value of all cash payments sent through an agent or correspondent bank (e.g., using a correspondent or nostro account), during the reporting quarter in the last twelve months for each indicated currency. Include the amount of payments made into Continuous Linked Settlement (CLS). All payments sent via an agent bank should be reported, regardless of how the agent bank actually settles the transaction. Payments may be recorded using either the trade date or the settlement date, as long as the reporting remains consistent between periods. If both are readily available, the settlement date should be used.

Report payments regardless of purpose, location, or settlement method. This includes, but is not limited to, cash payments associated with derivatives, securities financing transactions, and foreign exchange transactions. Do not include the value of any non-cash items settled in connection with these transactions. Include cash payments made on behalf of the reporting entity as well as those made on behalf of customers (including financial institutions, other commercial customers, and retail customers). However, do not include internal payments (i.e., book transfers) or any other intra-group transactions (i.e., transactions made within or between entities within the reporting group), even if the transactions were initiated through an external agent (for example e.g., when a payment is sent to a subsidiary through an external institution). Do not include payments made through retail payment systems. Do not report payment facilitation (i.e., when the bank acts as a payment service provider) where the customer is a direct member of the large value payment system and uses its/their own BIC code to complete the transaction. Only include savings account payments if they are made via a large value payment system or through an agent.

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<sup>8</sup>For examples of large-value payment systems, refer to publications on payment, clearing, and settlement systems *Payment, clearing and settlement systems in the CPSS countries*, published by the Committee on Payments and Market Infrastructures (CPMI) Payment and Settlement Systems (CPSS). The most recent releases are available at <https://www.bis.org/cpmi/paysysinfo.htm?m=2030>. November 2012 release is available at [www.bis.org/cpmi/publ/d105.htm](http://www.bis.org/cpmi/publ/d105.htm).

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Only include outgoing payments (i.e., exclude payments received). Except for those payments sent via CLS, do not net any outgoing wholesale payment values, even if the transaction was settled on a net basis.<sup>9</sup> Retail payments sent via a large-value payment system or through a correspondent may be reported net only if they were settled on a net basis.

Though payment totals are not rounded, the level of expected accuracy depends on the magnitude of the reported value. The leading two digits must be accurate<sup>10</sup> (within rounding) for payment totals at or above \$10 trillion, while only the leading digit must be accurate for payment totals below \$10 trillion. If precise totals are unavailable, known overestimates may be reported.

Convert the aggregate payments in items 1(a) through 1(i) to U.S. dollars using average exchange rates for the ~~last four~~ reporting quarters. These average exchange rates must be constructed using a consistent series of exchange rate quotations.<sup>11</sup> The method used must be reasonable, consistent, and reproducible. Documentation concerning the method employed to calculate the average exchange rates must be maintained and made available to supervisors upon request.

### **Line Item 1(a) Australian dollars (AUD).**

Report the U.S. dollar equivalent amount of all payments made in Australian dollars (AUD) in the ~~last four~~ reporting quarters.

### ~~Line Item 1(b) Brazilian real (BRL).~~

~~Report the U.S. dollar equivalent amount of all payments made in Brazilian real (BRL) in the last four quarters.~~

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<sup>9</sup> Wholesale payments are payments, generally involving very large values, which are mainly exchanged between banks or other participants in the financial markets and often require urgent and timely settlement. In contrast, retail payments are payments, generally involving low values, which are mainly made on behalf of customers and often involve a low degree of urgency (e.g. for example, personal checks, credit card transactions, direct debits, direct deposits, and ATM withdrawals).

<sup>10</sup> As an example, a figure between 100,000 and 999,999 would need to be correct to the nearest 100,000 for the leading digit to be considered accurate. The figure would need to be correct to the nearest 10,000 for the two leading digits to be considered accurate.

<sup>11</sup> Banking organizations can utilize a simple average exchange rate or a weighted average exchange rate (for example, one that uses daily spot foreign exchange rates) to convert the payment totals.

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### **Line Item 1(eb) Canadian dollars (CAD).**

Report the U.S. dollar equivalent amount of all payments made in Canadian dollars (CAD) in the reporting~~last four~~ quarters.

### **Line Item 1(dc) Swiss francs (CHF).**

Report the U.S. dollar equivalent amount of all payments made in Swiss francs (CHF) in the reporting~~last four~~ quarters.

### **Line Item 1(ed) Chinese yuan (CNY).**

Report the U.S. dollar equivalent amount of all payments made in Chinese yuan (CNY) in the reporting~~last four~~ quarters.

### **Line Item 1(fe) Euros (EUR).**

Report the U.S. dollar equivalent amount of all payments made in euros (EUR) in the reporting~~last four~~ quarters.

### **Line Item 1(gf) British pounds (GBP).**

Report the U.S. dollar equivalent amount of all payments made in British pound sterling (GBP) in the reporting~~last four~~ quarters.

### **Line Item 1(hg) Hong Kong dollars (HKD).**

Report the U.S. dollar equivalent amount of all payments made in Hong Kong dollars (HKD) in the reporting~~last four~~ quarters.

### **Line Item 1(ih) Indian rupee (INR).**

Report the U.S. dollar equivalent amount of all payments made in Indian rupee (INR) in the reporting~~last four~~ quarters.

### **Line Item 1(ji) Japanese yen (JPY).**

Report the U.S. dollar equivalent amount of all payments made in Japanese yen (JPY) in the reporting~~last four~~ quarters.

### **~~Line Item 1(k) Mexican pesos (MXN).~~**

~~Report the U.S. dollar equivalent amount of all payments made in Mexican pesos (MXN) in the last four quarters.~~

### **Line Item 1(j) Singapore dollars (SGD).**

Report the U.S. dollar equivalent amount of all payments made in Singapore dollars (SGD) in the reporting quarter.

### **~~Line Item 1(l) Swedish krona (SEK).~~**

~~Report the U.S. dollar equivalent amount of all payments made in Swedish krona (SEK) in the last four reporting quarters.~~

### **Line Item 1(mk) United States dollars (USD).**

Report the total value of all payments made in United States dollars (USD) in the ~~last~~ four reporting quarters.

### **Line Item 2 Payments activity.**

The sum of items 1(a) through 1(mk).

### **Line Item 3 Payments activity – systemic indicator amount.**

Report the sum of the value reported in line item 2 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the payments activity indicator for purposes of calculating the banking organization’s method 1 score pursuant to 12 CFR 217 subpart H.

## **Assets Under Custody**

### **Line Item 43 Assets held as a custodian on behalf of customers.**

All Category I banking organizations must report the data for this line item using averages over the reporting quarter using monthly data. All other banking organizations must report the data for this line item using point-in-time data. Report the value of all assets, including cross-border assets, that the banking organization holds as a custodian on behalf of customers, including other financial firms (i.e., financial institutions other than the reporting group). Include such assets even if they are being held by unaffiliated institutions (e.g., central securities

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depositories, payment systems, central banks, and sub-custodians).<sup>12</sup> In the case where assets are held by a sub-custodian, both the primary custodian and the sub-custodian must report the assets. All assets held as a custodian on behalf of customers must be reported, including those which are also assets under management. Only include assets under management and assets under administration if they meet the definition of assets under custody. The value of the assets should reflect the accounting method required by the respective clients. Thus, the reported total will likely involve a mixture of both book and market values. Custodial accounts held in all legal entities of the holding company or, for an FBO, in any part of the reporting group must be reported.

Include cash that is being held in custody accounts. Note that assets held as collateral are not generally considered assets under custody. Report only the assets for which the banking organization provides custody and safekeeping services. For more information, see the Glossary entries for “assets under management,” “assets under administration,” “assets under custody,” and “custodian.” For a description of custody and safekeeping accounts, refer to the instructions for the Consolidated Reports of Condition and Income (FFIEC 031 and 041) Schedule RC-T, item 11.

### **Line Item 5 Assets under custody – systemic indicator amount.**

Report the average of the value reported in line item 4 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the total assets under custody indicator for purposes of calculating the banking organization’s method 1 score pursuant to 12 CFR 217 subpart H.

## **Underwritten Transactions in Debt and Equity Markets**

Include all underwriting (public and private) over the ~~last four reporting~~ quarters where the banking organization was obligated to purchase unsold securities. When the underwriting is on a best-efforts basis (i.e., the banking organization is not obligated to purchase the remaining inventory), only include the securities that were actually sold. For transactions underwritten by multiple ~~firms-institutions~~, only include the portion attributable to the reporting group. These portions should be reported regardless of whether ~~or not~~ the bank is acting as the lead underwriter.

### **Line Item 46 Equity underwriting activity.**

Report the total value of all types of equity instruments underwritten during the ~~last twelve months reporting quarter~~, excluding transactions with subsidiaries and/or affiliates and self-led transactions. This includes all types of equity market transactions such as initial public offerings, additional offerings of common stocks, units, depositary receipts (e.g., American depositary

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<sup>12</sup>A sub-custodian is an institution that provides custody services on behalf of another custodian.

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receipts (ADRs) and Global depository receipts (GDRs)), and rights offerings. Also include equity-linked transactions such as convertible bonds, convertible preferred bonds, and exchangeable bonds. Include all types of transactions at all maturities. Do not differentiate transactions between front-end, back-end, and best-effort transactions. Do not differentiate with regard to maturity, currency, or market of issuance.

Include equity securities with embedded derivatives, but exclude stand-alone derivatives underwriting. With regards to the delineation between securities with embedded derivatives and stand-alone derivatives, use the existing definitions in GAAP.

The accounting and reporting standards for derivative instruments, including certain derivative instruments embedded in other contracts, and for hedging activities are set forth in ASC Topic 815, Derivatives and Hedging (formerly FASB Statement No. 133, Accounting for Derivative Instruments and Hedging Activities, as amended), which banking organizations must follow for purposes of this report. ASC Topic 815 requires all derivatives to be recognized on the balance sheet as either assets or liabilities at their fair value. See ASC Topic 815 for the definition of derivatives.

Contracts that do not in their entirety meet the definition of a derivative instrument, such as bonds, insurance policies, and leases, may contain “embedded” derivative instruments. Embedded derivatives are implicit or explicit terms within a contract that affect some or all of the cash flows or the value of other exchanges required by the contract in a manner similar to a derivative instrument.

The effect of embedding a derivative instrument in another type of contract (“the host contract”) is that some or all of the cash flows or other exchanges that otherwise would be required by the host contract, whether unconditional or contingent upon the occurrence of a specified event, will be modified based on one or more of the underlyings.

### **Line Item 57 Debt underwriting activity.**

Report the total value of all types of debt instruments underwritten during the ~~last twelve months~~ reporting quarter, excluding intra-group or self-led transactions. This includes all types of underwriting transactions relating to debt securities. Include both secured debt instruments (e.g., covered bonds, asset-backed security (ABS) transactions, etc.) and unsecured debt instruments. Include all types of transactions at all maturities. Do not differentiate transactions between front-end, back-end, and best-effort or “soft” transactions. Do not differentiate with regard to maturity, currency, or market of issuance. Do not differentiate between sovereign and corporate debt. Do not include loan underwriting. Include underwriting activity related to sovereign debt and the debt of government-sponsored enterprises (GSE). However, do not

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include other activities that facilitate the issuance or placement of third-party securities (e.g., auctions).

Also include debt securities with embedded derivatives. For more detail on embedded derivatives, refer to the instructions for item [46](#).

## **Line Item [68](#) Total underwriting activity.**

The sum of items [46](#) and [57](#).

## **Line Item 9 Underwriting activity – systemic indicator amount.**

Report the sum of the value reported in line item 8 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the underwriting activity indicator for purposes of calculating the banking organization’s method 1 score pursuant to 12 CFR 217 subpart H.

## **Trading Volume**

Report the market value of securities purchased from or sold to an external party during the reporting quarter. Report the value of each security on the trade date of the transaction. Do not include or deduct any transaction fees or commissions, either received or paid. Include transactions made (1) on behalf of the banking organization’s own account (i.e., proprietary trading and/or principal orders) and (2) on behalf of customers involving securities both held as assets and in custody, trust, or fiduciary accounts (i.e., the agency model of trading). Include trades facilitated by a broker using client funds. Include transactions made on behalf of a client account and routed to an external party or exchange for execution. Include trades related to the underwriting of securities. In the case of syndicated underwriting, include trades related to the reporting firm’s pro rata share of the syndicate.

Exclude transactions made on behalf of an external prime brokerage client that are solely cleared by the banking organization and are routed to an external party for execution. Do not include trade clearing and settlement services. Do not include failed trades where the full amount of the trade did not settle. Do not include the trading of securities issued by a central government (including the U.S. government) or an agency, department, ministry, or central bank of a central government (see the definition of “sovereign” and “sovereign exposure” under 12 CFR 217.2).

Do not apply CUSIP or counterparty netting when reporting external transactions or when excluding intra-group or intra-entity transactions; amounts should be reported or excluded on a gross basis. Do not include securities financing transactions (i.e., repo-style transactions). Do not include trading in derivatives, commodities, or foreign exchange contracts. However, if a borrowed security (e.g., in a reverse repurchase or securities lending agreement) is sold and

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then repurchased in order to return the security to the lender, both the purchase and the sale of the rehypothecated security must be included.

Do not include transactions between entities within the reporting group, such as transactions with branches where the branch is part of the same legal entity as the reporting holding company or one of its subsidiaries. Do not include transactions within one entity, including transactions between branches and depository institutions identified as the same legal entity. Do not include certain noncash transactions where a security is not purchased or sold (for example, securities obtained through a bankruptcy settlement or a loan default).

To the extent an investment vehicle or entity is newly consolidated into the reporting organization, it must either (1) report the reporting quarter's trading volume activity (if available) or (2) begin immediately calculating the applicable trading volume activity upon consolidation and report the pro-rata amount based on the activity measurement until one quarter of data is available.

### **Line Item 10 Securities issued by public sector entities.**

Report the total trading volume of securities issued by public sector entities (as defined in 12 CFR 217.2). Public sector entity (PSE) means a state, local authority, or other governmental subdivision below the sovereign level, including money market instruments, bills, bonds, and other fixed income securities. Include securities issued or guaranteed by government-sponsored agencies, multilateral development banks, and state and local governments (including political subdivisions of sovereign entities).

### **Line Item 11 Other fixed income securities.**

Report the total trading volume of other fixed income securities, including money market instruments, certificates of deposit, bills, bonds, and other fixed income securities (i.e., other than those reported in item 10) such as commercial paper, corporate bonds, syndicated corporate loans, covered bonds, convertible debt, and securitized products.

### **Line Item 12 Listed equities.**

Report the total trading volume of all publicly traded equities (as defined in 12 CFR 217.2), including American depository receipts (ADRs) and global depository receipts (GDRs), except for those already included in item 10. Do not include derivative transactions (for example, listed equity options). Report the gross sum of all transactions (for example, trades, fills, executions) placed on an exchange over the reporting quarter.

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### **Line Item 13 Other securities.**

Report the total trading volume of all securities not already reported in above line items such as unlisted equity securities, preferred stock, trust preferred securities, and securities issued by investment funds (as defined in 12 CFR 217.2).

### **Line Item 14 Trading volume – fixed income.**

The sum of items 10 and 11.

### **Line Item 15 Trading volume – fixed income – systemic indicator amount.**

Report the sum of the value reported in line item 14 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the trading volume – fixed income indicator for purposes of calculating the banking organization’s method 1 score pursuant to 12 CFR 217 subpart H.

### **Line Item 16 Trading volume – equities and other securities.**

The sum of 12 and 13.

### **Line Item 17 Trading volume – equities and other securities – systemic indicator amount.**

Report the sum of the value reported in line item 16 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the trading volume – equities and other securities indicator for purposes of calculating the banking organization’s method 1 score pursuant to 12 CFR 217 subpart H.

## **Memoranda**

### **Line Item M1 Payments made in the reporting quarter.**

For items M1(a) through M1(f) ~~M2~~, refer to the general instructions provided for item 1.

### **Line Item M1(a) Mexican pesos (MXN).**

Report the U.S. dollar equivalent amount of all payments made in Mexican pesos (MXN) in the reporting quarter.

### **Line Item M1(b) New Zealand dollars (NZD).**

Report the U.S. dollar equivalent amount of all payments made in New Zealand dollars (NZD) in the reporting last four quarters.

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### **Line Item M1(c) Norwegian krone (NOK).**

Report the U.S. dollar equivalent amount of all payments made in Norwegian krone (NOK) in the reporting quarter.

### **Line Item M1(d) South Korean won (KRW).**

Report the U.S. dollar equivalent amount of all payments made in South Korean won (KRW) in the reporting quarter.

### **Line Item M1(e) Swedish krone (SEK).**

Report the U.S. dollar equivalent amount of all payments made in Swedish krone (SEK) in the reporting quarter.

### **Line Item M2 Russian rubles (RUB).**

Report the U.S. dollar equivalent amount of all payments made in Russian rubles (RUB) in the last four quarters.

### **Line Item M1(f) ~~3~~Payments made in the last four quarters in aAll other currencies.**

Report the U.S. dollar equivalent amount of all payments made in the last four reporting quarters using currencies not listed in items 1(a) through 1(~~m~~k) or M1(a) through M1(e)~~2~~. Convert the yearly aggregates to U.S. dollars using the average exchange rate for the last four quarters. These average exchange rates must be constructed using a consistent series of exchange rate quotations. The method used must be reasonable, consistent, and reproducible. Documentation concerning the method employed to calculate the average exchange rates must be maintained and made available to supervisors upon request.

### **Line Item M2 Unsecured settlement/clearing lines provided.**

All Category I banking organizations must report the data for this line item using averages over the reporting period using monthly data. All other banking organizations must report the data for this line item using point-in-time data. Report the total amount of unsecured intraday credit lines extended to the banking organization's customers. This includes, but is not limited to, lines extended for cash overdrafts, securities clearing, and transaction lines (e.g. for example, FXforeign exchange settlement limits). Include lines which are unconditionally cancellable. Do

not include ~~Unsecured lines that are extended at will to the client (i.e., on a case-by-case basis and at the full discretion of the banking organization), should not be reported.~~

### **~~Line Item M5 Securities traded in the last four quarters.—~~**

~~Report the market value of securities that were purchased from or sold to an external party in the last four quarters. Report the value of each security on the trade date of the transaction. Do not include or deduct any transaction fees or commissions, either received or paid. Include transactions made (1) on behalf of the banking organization's own account (i.e., proprietary trading and/or principal orders), (2) on behalf of customers involving securities both held as assets and in custody, trust, or fiduciary accounts (i.e., the agency model of trading). Include trades facilitated by a broker using client funds. Include transactions made on behalf of a client account and routed to an external party or exchange for execution. Include trades related to the underwriting of securities. In the case of syndicated underwriting, include trades related to the reporting firm's pro rata share of the syndicate.~~

~~Exclude transactions made on behalf of an external prime brokerage client that are solely cleared by the banking organization and are routed to an external party for execution. Do not include trade clearing and settlement services. Do not include failed trades where the full amount of the trade did not settle. Do not include the trading of securities issued by a central government (including the U.S. government) or an agency, department, ministry, or central bank of a central government (see the definition of "sovereign" and "sovereign exposure" under 12 CFR §217.2).~~

~~Do not apply CUSIP or counterparty netting when reporting external transactions or when excluding intra-group or intra-entity transactions; amounts should be reported or excluded on a gross basis. Do not include securities financing transactions (i.e., repostyle transactions). Do not include trading in derivatives, commodities, or foreign exchange contracts. However, if a borrowed security (e.g., in a reverse repurchase or securities lending agreement) is sold and then repurchased in order to return the security to the lender, both the purchase and the sale of the rehypothecated security must be included.~~

~~Do not include transactions between entities within the reporting group, such as transactions with branches where the branch is part of the same legal entity as the reporting holding company or one of its subsidiaries. Do not include transactions within one entity, including transactions between branches and depository institutions identified as the same legal entity. Do not include certain noncash transactions where a security is not purchased or sold (e.g., securities obtained through a bankruptcy settlement or a loan default).~~

~~To the extent an investment vehicle or entity is consolidated into the reporting organization, report either (1) the applicable previous quarters data of the trading volume activity (if available) or (2) begin immediately calculating the applicable trading volume activity upon consolidation and report the pro rata amount based on the activity measurement until four quarters of data are available.~~

~~Implementation dates for reporting memoranda items M5(a) through M5(d):~~

~~Current filers of the FR Y-15 as of December 31, 2019: begin reporting memoranda items M5(a) through M5(d) with the June 30, 2020 reporting date looking back two quarters (that is, report 1Q2020 and 2Q2020 actual data). For the June 30, 2020 and September 30, 2020 reporting dates, a pro-rata approach may be used to calculate the reported volumes for each quarter by applying an annualized factor. The pro-rata annualized factor may be applied until December 31, 2020, at which time four full quarters of information will be available to report.~~

~~Example of reporting annualized trading volume data: assume an IHC currently files the FR Y-15. The following table would describe reporting amounts for each date until four quarters of data are available:~~

Y-15 Report Date	Trading Volume Activity				Annualized Factor	Amount to report in Y-15
	1Q2020	2Q2020	3Q2020	4Q2020		
June 30, 2020	\$3B	\$2B	n/a	n/a	2x	\$10B
Sept. 30, 2020	\$3B	\$2B	\$2B	n/a	1.33x	\$9.3B
Dec. 31, 2020	\$3B	\$2B	\$2B	\$4B	n/a	\$11B

### ~~Line Item M5(a) Securities issued by public sector entities.~~

~~Report the total trading volume of securities issued by public sector entities (as defined in 12-CFR §217.2). Public sector entity (PSE) means a state, local authority, or other governmental subdivision below the sovereign level, including money market instruments, bills, bonds and other fixed income securities. Include securities issued or guaranteed by government-~~

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~~sponsored agencies, multilateral development banks, and state and local governments (including political subdivisions of sovereign entities).~~

**~~Line Item M5(b) Other fixed income securities.~~**

~~Report the total trading volume of other fixed income securities, including money market instruments, certificates of deposit, bills, bonds and other fixed income securities (i.e. other than those reported in item M5(a)) such as commercial paper, corporate bonds, syndicated corporate loans, covered bonds, convertible debt, and securitized products.~~

**~~Line Item M5(c) Listed equities.~~**

~~Report the total trading volume of all publicly traded equities (as defined in CFR 12 §217.2), including American depositary receipts (ADRs) and global depositary receipts (GDRs), except for those already included item M5(a). Do not include derivative transactions (e.g. listed equity options). Report the gross sum of all transactions (e.g., trades, fills, executions) placed on an exchange over the year.~~

**~~Line Item M5(d) Other securities.~~**

~~Report the total trading volume of all securities not already reported in above line items such as unlisted equity securities, preferred stock, trust preferred securities, and securities issued by investment funds (as defined in 12 CFR §217.2).~~

**~~Line Item M6 Trading volume—fixed income.~~**

~~The sum of items M5(a) through M5(b).~~

**~~Line Item M7 Trading volume—equities and other securities.~~**

~~The sum of items M5(c) and M5(d).~~

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# Complexity Indicators Schedule D

## General Instructions

~~Schedule D is to be completed by domestic U.S. banking organizations.~~

Unless otherwise indicated, all Category I banking organizations must report the data in this schedule using averaged values. For on-balance sheet items, report averages over the reporting period using daily data. For off-balance sheet items, report averages over the reporting period using monthly data (i.e., provide the average of the three month-end balances within the quarter). Off-balance sheet items include the notional amount of over-the-counter (OTC) derivative contracts cleared through a central counterparty (item 1) and the notional amount of OTC derivative contracts settled bilaterally (item 2). For memoranda items, report the data using point-in-time values.

Except where otherwise indicated, respondents that are not Category I banking organizations must report line items using point-in-time values.

## Notional Amount of Over-the-Counter (OTC) Derivative Contracts

For items 1 and 2, do not include derivative contracts initiated via an exchange such as ICE, CME, or Eurex. For example, futures contracts would not be included.

### Line Item 1 OTC derivative contracts cleared through a central counterparty.

Report the notional amount outstanding of OTC derivative positions ~~that~~<sup>which</sup> 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.” For more information on derivatives, refer to ASC Topic 815, Derivatives and Hedging, and the FR Y-9C Glossary entry for “derivative contracts.”

Do not include cleared derivative transactions (i.e., transactions where the bank provides clearing services for clients executing trades via an exchange or with a CCP) where the bank is not a direct counterparty in the contract. When acting as a financial intermediary (i.e., where the banking organization is a counterparty to both the client and the CCP), report the notional amounts associated with each contract (i.e., the contract with the CCP and the contract with the client). In cases where a clearing member banking organization, acting as an agent,

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guarantees the performance of a CCP to a client, the associated notional amounts must be reported.

## **Line Item 2 OTC derivative contracts settled bilaterally.**

Report the notional amount outstanding of OTC derivative positions which will be settled bilaterally (i.e., without the use of a central counterparty). Include all types of risk categories and instruments (e.g., foreign exchange, interest rate, equity, commodities, and CDS). Report transactions regardless of whether they are part of a master netting agreement. For more information on derivatives, refer to ASC Topic 815, Derivatives and Hedging, and the FR Y-9C Glossary entry for “derivative contracts.”

## **Line Item 3 Total notional amount of OTC derivative contracts.**

The sum of items 1 and 2.

## **Line Item 4 Total notional amount of over-the-counter (OTC) derivative contracts – systemic indicator amount.**

Report the average of the value reported in line item 3 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the total notional amount of over-the-counter derivatives indicator for purposes of calculating the banking organization’s method 1 and 2 scores pursuant to 12 CFR 217 subpart H.

## **Trading and Available-for-Sale (AFS) Securities**

### **Line Item 45 Trading securities**

Report the fair value of all debt securities classified as trading and all equity securities that are held for trading. Securities that are intended to be held principally for the purpose of selling them in the near term are classified as trading assets. Trading activity includes active and frequent buying and selling of securities for the purpose of generating profits on short-term fluctuations in price. Securities held for trading purposes must be reported at fair value. Do not include loans, derivatives, and non-tradable assets (e.g., receivables).

Report values on a gross long basis (i.e., do not net short positions against long positions). For long and short positions in the same CUSIP, report the long position prior to any CUSIP netting. For more information on trading securities, refer to ASC Topic 320, Investments – Debt Securities, ASC Topic 321, Investments – Equity Securities, and the FR Y-9C Glossary entry for “securities activities.”

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### **Line Item 56 AFS securities.**

Report the fair value of all securities classified as AFS. Include AFS securities as defined in the FR Y-9C, Schedule HC, item 2(b). All debt securities not categorized as trading securities or held-to-maturity (HTM) must be reported as AFS. Do not include loans, derivatives, and non-tradable assets (e.g., receivables).

Report values on a gross long basis (i.e., do not net short positions against long positions). For long and short positions in the same CUSIP, report the long position prior to any CUSIP netting. For more information on AFS securities, refer to ASC Topic 320, Investments – Debt Securities, and the FR Y-9C Glossary entry for “securities activities.”

### **Line Item 67 Equity securities with readily determinable fair values not held for trading.**

Report the fair value of equity securities with readily determinable fair values not held for trading (as defined in ASC Topic 321, Investments – Equity Securities). Do not include loans, derivatives, and non-tradable assets (e.g., receivables). Do not include any equity securities captured in Item 4. Include equity securities with readily determinable fair values not held for trading as reported in the FR Y-9C, Schedule HC, item 2(c).

Report values on a gross long basis (i.e., do not net short positions against long positions). For long and short positions in the same CUSIP, report the long position prior to any CUSIP netting. For more information, refer to ASC Topic 321, Investments – Equity Securities.

### **Line Item 78 Total trading securities, AFS securities, and equity securities with readily determinable fair values not held for trading.**

The sum of items 45, 56, and 67.

### **Line Item 89 Trading securities, AFS securities, and equity securities with readily determinable fair values not held for trading that meet the definition of level 1 liquid assets.**

Report the gross fair value of all trading securities, AFS securities, and equity securities with readily determinable fair values not held for trading captured in item 78 that qualify as level 1 liquid assets as set forth in the liquidity coverage ratio (LCR) (see 12 CFR 249.20(a)). Include

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qualifying securities even if they are not eligible high-quality liquid assets (HQLA) according to 12 CFR 249.22.

**Line Item 910 Trading securities, AFS securities, and equity securities with readily determinable fair values not held for trading that meet the definition of level 2 liquid assets, with haircuts.**

Report the gross fair value, after applying haircuts, of all trading securities, AFS securities, and equity securities with readily determinable fair values not held for trading captured in item 78 that qualify as level 2A or level 2B liquid assets as set forth in the LCR (see 12 CFR 249.20(b)–(c)). Include qualifying securities even if they are not eligible HQLA according to 12 CFR 249.22. Report level 2A and level 2B liquid assets with haircuts of 15% and 50%, respectively (see 12 CFR 249.21(b)). Do not apply the caps outlined in 12 CFR 249.21(c)–(i).

**Line Item 4011 Total adjusted trading securities, AFS securities, and equity securities with readily determinable fair values not held for trading.**

Item 78 minus the sum of items 89 and 910.

**Line Item 12 Total trading and available-for-sale (AFS) securities – systemic indicator amount.**

Report the average of the value reported in line item 11 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the trading and available-for-sale (AFS) securities indicator for purposes of calculating the banking organization’s method 1 and 2 scores pursuant to 12 CFR 217 subpart H.

## **Level 3 Assets**

**Line Item 4113 Assets valued for accounting purposes using Level 3 measurement inputs.**

All Category I banking organizations must report the data for this line item using averages over the reporting period using monthly data. All other banking organizations must report the data for this line item using point-in-time data.

Report the gross fair value of all assets that are priced on a recurring basis on the balance sheet using Level 3 measurement inputs. ASC Topic 820, Fair Value Measurement, established a three-level fair value hierarchy that prioritizes inputs used to measure fair value based on observability. Level 3 fair value measurement inputs, while not readily observable in the

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market, are used to develop an exit price for the asset (or liability) from the perspective of a market participant. Therefore, Level 3 fair value measurement inputs reflect the banking organization's own assumptions about the assumptions that a market participant would use in pricing an asset (or liability) and should be based on the best information available under the given circumstances. Do not include assets that are measured at fair value for disclosure purposes only.

The level in the fair value hierarchy within which the fair value measurement is categorized is determined on the basis of the lowest level input that is significant to the fair value measurement in its entirety. If a fair value measurement uses observable inputs that require significant adjustment based on unobservable inputs, then this is considered a Level 3 measurement. For more information, refer to the FR Y-9C Glossary entry for "fair value."

### **Line Item 14 Total Level 3 assets – systemic indicator amount.**

Report the average of the value reported in line item 13 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the Level- 3 assets indicator for purposes of calculating the banking organization's method 1 and 2 scores pursuant to 12 CFR 217 subpart H.

## **Memoranda**

### **Line Item M1 Held-to-maturity securities.**

Report the amortized cost of all securities classified as held-to-maturity (HTM) (as defined in the FR Y-9C, Schedule HC, item 2(a)). This item includes all debt securities that an institution has the positive intent and ability to hold to maturity. For more information on HTM securities, refer to ASC Topic 320, Investments – Debt and the FR Y-9C Glossary entry for "securities activities."

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# Cross-Jurisdictional Activity Indicators

## Schedule E

### General Instructions

~~Schedule E is to be completed by domestic U.S. banking organizations.~~

Unless otherwise indicated, all Category I banking organizations must report the data in this schedule using averages over the reporting period using monthly data (i.e., provide the average of the three month-end balances within the quarter).

Except where otherwise indicated, respondents that are not Category I banking organizations must report line items using point-in-time values.

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

### Cross-Jurisdictional Claims

#### **Line Item 1 Foreign claims on an ~~ultimate-risk guarantor~~ basis, excluding derivative claims.**

Report the value of all claims over all sectors that, on a ~~ultimate-risk guarantor~~ basis, are cross-border claims on non-~~local U.S.~~ residents or foreign-office claims on local residents (i.e., claims of a foreign office on residents of the country in which the office is located) (see FFIEC 009, Schedule C, Part II, Columns 1 through 10, Total Foreign Countries). Do not include claims from positions in derivative contracts (see FFIEC 009, Schedule D), which are reported separately in item 2.

#### **Line Item 1(a) FBO adjusted foreign claims on a guarantor basis, excluding derivative claims.**

This line is to be completed only by FBOs. Report the adjusted value of all claims over all sectors that, on a guarantor basis, are cross-border claims on non-U.S. residents or foreign office claims on local residents (i.e., claims of a foreign office on residents of the country in which the office is located) (see FFIEC 009, Schedule C, Part II, Columns 1 through 10, Total Foreign Countries). Do not include claims from positions in derivative contracts (see FFIEC 009, Schedule D), which are reported separately in item 2(a).

Exposure amounts reported in line item 1(a) for claims on a foreign office of the FBO outside the reporting group should be calculated in accordance with the methodology for collateralized transactions in 12 CFR 217.37 of the capital rule and the definition of “financial collateral” in 12 CFR 217.2 of the capital rule.

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## **Line Item 2 Foreign derivative claims on a guarantor basis.**

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 on non-U.S. residents or foreign office claims on local residents (i.e., claims 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 in item 6. 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.

## **Line Item 2(a) FBO adjusted foreign derivative claims on a guarantor basis.**

This line 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 on non-U.S. residents or foreign office claims on local residents (i.e., claims 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 in item 6(a). 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.

Exposure amounts reported in line item 2(a) for claims with a foreign office of the FBO outside the reporting group should be calculated in accordance with the methodology for collateralized transactions in 12 CFR 217.37 of the capital rule and the definition of financial collateral in 12 CFR 217.2 of the capital rule.

## **Line Item 3 Total cross-jurisdictional claims.**

For domestic firms, the sum of items 1 and 2. For FBOs, the sum of items 1(a) and 2(a).

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## **Line Item 4 Total cross-jurisdictional claims – systemic indicator amount.**

Report the average of the value reported in line item 3 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the total cross-jurisdictional claims indicator for purposes of calculating the banking organization’s method 1 and 2 scores pursuant to 12 CFR 217 subpart H.

## **Cross-Jurisdictional Liabilities**

### **~~Line Item 2 Foreign liabilities (excluding local liabilities in local currency).~~**

~~Report the sum of all foreign office liabilities in non-local currency, all U.S. dollar liabilities to foreign residents, and all foreign currency liabilities to foreigners (see FFIEC 009, Schedule L, Column 1; TIC BL 1, Column 7; and, TIC BQ 2, Columns 1 and 2). Do not include liabilities from positions in derivative contracts. Include liabilities between a non-domestic office within the banking organization and a domestic counterparty not included in the banking organization. For definitions, refer to the instructions for preparation of the FFIEC 009 and the Treasury International Capital (TIC) B Reports.~~

### **~~Line Item 2(a) Any foreign liabilities to related offices included in item 2.~~**

~~Report the value of any intercompany liabilities included in item 2 (i.e., liabilities that are to the banking organization’s own foreign offices) (see TIC BL 1, Column 8, and the liabilities to related offices reported as part of TIC BQ 2, Columns 1 and 2). For definitions, refer to the instructions for preparation of the TIC B Reports.~~

### **~~Line Item 3 Local liabilities in local currency.~~**

~~Report the value of all foreign office liabilities in local currency (see FFIEC 009, Schedule L, Column 2). Do not include liabilities from positions in derivative contracts. Do not include intercompany liabilities. For definitions, refer to the instructions for the preparation of the FFIEC 009.~~

### **~~Line Item 4 Total cross-jurisdictional liabilities.~~**

~~The sum of items 2 and 3 minus item 2(a).~~

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### **Line Item 5 Foreign liabilities on an immediate counterparty basis, excluding derivative liabilities.**

Report the 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 in item 6.

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.

### **Line Item 5(a) FBO adjusted foreign liabilities on an immediate-counterparty basis, excluding derivative liabilities.**

This line 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 in item 6(a).

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.

### **Line Item 6 Foreign derivative liabilities on an immediate-counterparty basis.**

Report the 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 liabilities between entities within the reporting group.

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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 in item 2. Report liabilities from positions in derivative contracts gross of any collateral, including collateral in the form of cash.

### **Line Item 6(a) FBO adjusted foreign derivative liabilities on an immediate-counterparty basis.**

This line 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 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 in item 2(a). 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.

### **Line Item 7 Total cross-jurisdictional liabilities.**

For domestic firms, the sum of items 5 and 6. For FBOs, the sum of items 5(a) and 6(a).

### **Line item 8 Total cross-jurisdictional liabilities – systemic indicator amount.**

Report the average of the value reported in line item 7 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report. This value must be used as the cross-jurisdictional liabilities indicator for purposes of calculating the banking organization’s method 1 and 2 scores pursuant to 12 CFR 217 subpart H.

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## Line Item ~~59~~ Cross-jurisdictional activity

The sum of items ~~43~~ and ~~47~~.

### ~~Memoranda~~

~~For foreign banking organizations that will begin filing the FR Y-15 on June 30, 2020 based on the FBO's combined U.S. operations: begin reporting memorandum items M1-M5 with the June 30, 2020 reporting date.~~

### ~~Line Item M1 Foreign derivative claims on an ultimate-risk basis.~~

~~Report the positive fair value of all claims over all sectors from positions in derivative contracts that, on an ultimate-risk basis, are cross-border claims on non-local residents or foreign-office claims on local residents (see FFIEC 009, Schedule D, Columns 1 through 4, Total Foreign Countries). For this item, only include derivative positions with net positive fair values consistent with the instructions for preparation of the FFIEC 009.~~

~~For definitions, also refer to the instructions for preparation of the FFIEC 009.~~

### ~~Line Item M2 Total cross-jurisdictional claims.~~

~~The sum of items ~~1~~ and M1.~~

### ~~Line Item M3 Foreign derivative liabilities on an immediate-counterparty basis.~~

~~Report the fair value of all consolidated liabilities from positions in derivatives contracts that, on an immediate-counterparty basis, are cross-border liabilities.~~

~~Include the derivative liabilities of foreign offices. 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.~~

~~Negative fair values from positions in derivatives contracts may be offset against positive fair values if, and 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").~~

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~~Only include netting sets with a net negative fair value. Netting sets with a positive fair value are captured in item M1. Report liabilities from positions in derivative contracts gross of any collateral in the form of cash, equity securities, and debt securities.~~

~~For definitions, refer to the instructions for preparation of the FFIEC 009.~~

~~**Line Item M4 Consolidated foreign liabilities on an immediate-counterparty basis, excluding derivative liabilities.—**~~

~~Report the value of all consolidated non-derivative liabilities that, on an immediate-counterparty basis, are cross-border liabilities.~~

~~Include the liabilities of foreign offices (see FFIEC 009, Schedule L, Column 3, Total Foreign Countries and United States). Include the liabilities of U.S. offices to foreign counterparties regardless of whether the foreign counterparty is located inside or outside the United States.~~

~~Do not include liabilities from positions in derivative contracts, which are reported separately in item M3. Do not include registered securities issued by the bank. Do not include liabilities between entities within the reporting group.~~

~~For definitions, refer to the instructions for preparation of the FFIEC 009.~~

~~**Line Item M5 Total cross-jurisdictional liabilities, including derivatives.—**~~

~~The sum of items M3 and M4.~~

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# Ancillary Indicators Schedule F

## General Instructions

~~Schedule F is to be completed by domestic U.S. banking organizations.~~

The data in this schedule must be reported on a point-in-time basis or on a flow basis, as applicable.

### Line Item 1 Total liabilities.

Report total liabilities (as defined in the FR Y-9C, Schedule HC, item 21).

### Line Item 2 Retail funding.

Report total deposits less the sum of deposits from depository institutions, deposits from central banks, and any other deposits (including certificates of deposit) not held by retail customers or small businesses. Small business customers are those customers with less than \$1 million in consolidated deposits that are managed as retail customers and are generally considered as having similar liquidity risk characteristics to retail accounts. For more information on deposits, see the FR Y-9C Glossary entry for “deposits.”

### Line Item 3 Total gross revenue.

Report total gross revenue, which is defined as interest income plus noninterest income (FR Y-9C, Schedule HI, item 1(h) plus item 5(m)).

### Line Item 4 Total net revenue.

Report total net revenue, which is defined as interest income plus noninterest income minus interest expense (FR Y-9C, Schedule HI, item 1(h) plus item 5(m) minus item 2(f)).

### Line Item 5 Foreign net revenue.

Report the net revenue, defined as interest income plus noninterest income minus interest expense, from all foreign offices. For purposes of this report, a foreign office of a reporting domestic banking organization is a branch or consolidated subsidiary located outside of the organization’s home country (i.e., the country where the banking organization is headquartered); an Edge or Agreement subsidiary, including both its U.S. and its foreign offices; or an ~~international B~~banking ~~F~~facility ~~(IBF)~~. Branches or consolidated subsidiaries located in

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territories or possessions of the home country are considered foreign offices. Branches of bank subsidiaries located on military facilities belonging to the home country, wherever located, are not considered foreign offices. For purposes of this report, a foreign office of a reporting FBO is a branch or office of a U.S. entity that is located outside of the United States. For more information on Edge or Agreement subsidiaries and on ~~IBFs~~ international banking facilities, refer to the FR Y-9C Glossary entries for “Edge and Agreement corporation” and “~~i~~nternational ~~B~~anking ~~F~~acility ~~(IBF)~~,” respectively.

### **Line Item 6 Gross value of cash provided and gross fair value of securities provided in securities financing transactions (SFTs).**

Report the gross value of all cash provided and the gross fair value of all securities provided in the outgoing legs of securities financing transactions. Only include transactions completed by the banking organization on its own behalf. Include variation margin provided, but do not include any counterparty netting. Include the outgoing legs associated with repurchase and reverse repurchase agreements, and securities lending and borrowing. Do not include outgoing legs associated with conduit lending and margin lending transactions.

### **Line Item 7 Gross value of cash received and gross fair value of securities received in SFTs.**

Report the gross value of all cash received and the gross fair value of all securities received in the incoming legs of securities financing transactions. Only include transactions completed by the banking organization on its own behalf. Include variation margin received, but do not include any counterparty netting. Include the incoming legs associated with repurchase and reverse repurchase agreements, and securities lending and borrowing. Do not include incoming legs associated with conduit lending and margin lending transactions.

### **Line Item 8 Gross positive fair value of over-the-counter (OTC) derivative contracts.**

Report the gross positive fair value of all OTC derivative contracts (i.e., contracts not initiated via an exchange). Do not include any counterparty netting.

### **Line Item 9 Gross negative fair value of OTC derivative contracts.**

Report the gross negative fair value of all OTC derivative contracts not initiated via an exchange. Do not include any counterparty netting.

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## Line Item 10 Number of jurisdictions.

Report the number of countries, including the home jurisdiction, where the banking organization (or, in the case of an FBO, the U.S. operations or IHC of the FBO, as applicable) has a branch, a subsidiary, or other entity that is consolidated under GAAP. Determine the jurisdiction using the physical address of the branch, subsidiary, or other consolidated entity. Include offshore financial centers (e.g., Cayman Islands and Hong Kong SAR) as separate jurisdictions.

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# Short-Term Wholesale Funding Indicator Schedule G

## General Instructions

~~Schedule G is to be completed by domestic U.S. banking organizations.~~

Unless otherwise specified in the line item instructions, for the items in Schedule G, report the average value calculated over the ~~last twelve months~~reporting quarter (e.g., data reported as of March would include observations made from ~~April~~January 1 of the previous year through March 31 ~~of the current year~~). Banking organizations that have reported the Complex Institution Liquidity Monitoring Report (FR 2052a) daily for the ~~last twelve months~~reporting quarter must report the average value using daily data. All other respondents must report the average value using monthly data (i.e., provide the average of the ~~twelve~~three month-end balances within the ~~last four~~reporting quarters).

Note that the values associated with each item are divided into four maturity buckets. Report funding with a remaining maturity of 30 days or less, along with funding with no maturity date, in column A. Report funding with a remaining maturity of 31 to 90 days in column B. Report funding with a remaining maturity of 91 to ~~180~~179 days in column C. Finally, report funding with a remaining maturity of ~~181~~180 to ~~365~~364 days in column D.

This schedule uses the netting instructions and rules of consolidation from the FR 2052a.

## Short-Term Wholesale Funding

### Line Item 1 First tier:

#### Line Item 1(a) Funding secured by level 1 liquid assets.

Report the value of secured funding transactions secured by level 1 liquid assets. ~~For more information, see~~ the Glossary entries for “secured funding transaction,” and “level 1 liquid asset.” ~~For the definition of level 1 liquid assets, see 12 CFR 249.20.~~

#### Line Item 1(b) Retail brokered deposits and sweep deposits.

Report the value of brokered deposits and sweep deposits provided by retail customers or counterparties. ~~For more information, see~~ the Glossary entries for “brokered deposit” and “sweep deposit.”

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### **Line Item 1(c) Unsecured wholesale funding obtained outside of the financial sector.**

Report the value of unsecured wholesale funding where the customer or counterparty is not a financial sector entity or a consolidated subsidiary of a financial sector entity ~~(as defined in 12 CFR 249.3).~~ See the Glossary entries for “unsecured wholesale funding” and “financial sector entity.” ~~For more information, see the Glossary entry for “unsecured wholesale funding.”~~

### **Line Item 1(d) Firm short positions involving level 2B liquid assets or non-HQLA.**

Report the value of firm short positions involving level 2B liquid assets or assets that do not qualify as ~~high-quality~~ high-quality liquid assets (HQLA). See the Glossary entries for “level 2B liquid asset” and “high-quality liquid asset.” ~~For the list of assets that are level 2B liquid assets and a definition of HQLA, see 12 CFR 249.20 and 249.3, respectively.~~

### **Line Item 1(e) Total first tier short-term wholesale funding.**

The sum of items 1(a) through 1(d).

### **Line Item 2 Second tier:**

#### **Line Item 2(a) Funding secured by level 2A liquid assets.**

Report the value of secured funding transactions secured by level 2A liquid assets. ~~For more information, see the Glossary entry for “secured funding transaction” and “.”~~ For the list of assets that are level 2A liquid assets, see 12 CFR 249.20.

#### **Line Item 2(b) Covered asset exchanges (level 1 to level 2A).**

Report the fair value of assets that must be returned under covered asset exchanges where a level 1 liquid asset will be exchanged for a level 2A liquid asset. ~~For more information, see the Glossary entry for “covered asset exchanges,” “level 1 liquid asset,” and “level 2A liquid asset.”~~ For the list of assets that are level 1 and level 2A liquid assets, see 12 CFR 249.20.

#### **Line Item 2(c) Total second tier short-term wholesale funding.**

The sum of items 2(a) and 2(b).

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## Line Item 3 Third tier:

### Line Item 3(a) Funding secured by level 2B liquid assets.

Report the value of secured funding transactions secured by level 2B liquid assets. ~~For more information, see the Glossary entries for “secured funding transaction” and “level 2B liquid assets.”—see 12 CFR 249.20.~~

### Line Item 3(b) Other covered asset exchanges.

Report the fair value of assets that must be returned under covered asset exchanges not already captured in item 2(b). ~~For more information, see the Glossary entry for “covered asset exchanges.”~~

### Line Item 3(c) Unsecured wholesale funding obtained within the financial sector.

Report the value of unsecured wholesale funding where the customer or counterparty is a financial sector entity or a consolidated subsidiary of a financial sector entity ~~(as defined in 12 CFR 249.3).~~ ~~For more information, see the Glossary entries for “unsecured wholesale funding,” “consolidated subsidiary,” and “financial sector entity.”~~

### Line Item 3(d) Total third tier short-term wholesale funding.

The sum of items 3(a) through 3(c).

### Line Item 4 All other components of short-term wholesale funding.

Report the value of secured funding transactions secured by assets that do not qualify as high-quality liquid assets (HQLA). ~~For more information, see the Glossary entries for “secured funding transaction” and “high-quality liquid asset.”—For the definition of HQLA, see 12 CFR 249.3.~~

### Line Item 5 Total short-term wholesale funding, by maturity.

*Column A:* The sum of 0.25 times item 1(e), 0.5 times item 2(c), 0.75 times item 3(d), and item 4.

*Column B:* The sum of 0.1 times item 1(e), 0.25 times item 2(c), 0.5 times item 3(d), and 0.75 times item 4.

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*Column C:* The sum of zero times item 1(e), 0.1 times item 2(c), 0.25 times item 3(d), and 0.5 times item 4.

*Column D:* The sum of zero times item 1(e), zero times item 2(c), 0.1 times item 3(d), and 0.25 times item 4.

**Line Item 6 Total weighted short-term wholesale funding amount.**

The sum of item 5, Columns A through D.

**Line Item 7 Total weighted short-term wholesale funding amount—systemic indicator amount.**

The average of the value reported in line item 6 for the four most recent calendar quarters, including the quarter ending on the as-of-date of this report.

**~~Line Item 7 Average risk-weighted assets.~~**

~~Report the average total risk-weighted assets value over the previous four quarters, using quarterly data. For each quarter, use the total risk-weighted assets amount associated with the lower of the two risk-based capital ratios in that quarter. For more information, see FR Y 9C, Schedule HC-R, items 46a and 46b.~~

**~~Line Item 8 Short-term wholesale funding metric.~~**

~~Item 6 divided by item 7.~~

# Optional Narrative Statement

## **Line Item 1 Narrative statement.**

The management of the respondent has the option to submit a public statement regarding the values reporting on the FR Y-15. The statement must not contain any confidential information that would compromise customer privacy or that the respondent is not willing to have made public. Furthermore, the information in the narrative statement must be accurate and must not be misleading.

The statement may not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. Statements exceeding this limit will be truncated at 750 characters with no notice to the respondent. Other than the truncation of statements exceeding the character limit, the statement will appear on agency computerized records and in releases to the public exactly as submitted. Public disclosure of the statement shall not signify that a federal supervisory agency has verified the accuracy or relevance of the information contained therein.

If the respondent elects not to make a statement, the item should be left blank (i.e., do not enter phrases such as “No statement,” “Not applicable,” “N/A,” “No comment,” or “None”).

# ~~FBO Size Indicator Schedule H~~

## ~~General Instructions~~

~~Schedule H is to be completed by FBOs.~~

~~Unless otherwise indicated, all Category II and III FBOs (as defined in the Glossary entry for “Category II Banking Organization” and “Category III Banking Organization”) must report the data in this schedule using quarter averages. For on-balance sheet items, report averages over the reporting period using daily data. For off-balance sheet items, report averages over the reporting period using monthly data (i.e., provide the average of the three month-end balances within the quarter). Off-balance sheet items include the potential future exposure of derivative contracts (item 1(b)), the effective notional amount of offsets and PFE adjustments for sold credit protection (item 1(g)), counterparty credit risk exposure for SFTs (item 2(b)), SFT indemnification and other agent-related exposures (item 2(c)), and other off-balance sheet exposures (item 4). Except where otherwise indicated, respondents that are not Category II or III FBOs must either report all of the data in this schedule using averages or report all of the data using point-in-time values.~~

~~Include all positions, regardless of whether they are included in the trading or banking book. The amounts provided must be net of specific provisions and valuation adjustments. Several items involve securities financing transactions (SFTs) (i.e., repo-style transactions), which are transactions such as repurchase agreements, reverse repurchase agreements, and securities lending and borrowing, where the value of the transactions depends on the market valuations and the transactions are often subject to margin agreements.~~

~~*Column B (Combined U.S. Operations).* When reporting this schedule H in Column B, an FBO should utilize the following instructions, which are identical to the instructions for line item 6 on the FR Y-7Q: In cases where a U.S. affiliate has a gross due from balance with a foreign affiliate and a gross due to balance with that same affiliate, the gross due from balance and gross due to balance are netted. If the result of the netting equals a net due from balance, the net due from balance is added to the asset calculation. A net due to balance of a U.S. affiliate with a foreign affiliate is not subtracted from the combined assets reported. Refer to the Example in the instructions of the FR Y-7Q for further clarification.~~

## ~~Total Exposures~~

### ~~Line Item 1—Derivative exposures:~~

#### ~~*Line Item 1(a)—Current exposure of derivative contracts.*~~

~~Report the current exposure (i.e., replacement cost) of all derivative contracts, cleared and non-cleared, net of qualifying cash variation margin. For Category II and III FBOs, report the~~

~~average current exposure of all derivative contracts, cleared and non-cleared, net of qualifying cash variation margin, using daily data.~~

~~When acting as a financial intermediary in clearing client derivative contracts (i.e., the *principal model*, where the U.S. operations of the FBO facilitates the clearing of derivatives by becoming a direct counterparty to both the client and the central counterparty (CCP)), include exposures to the CCP and the clearing member client. Where a clearing member within the reporting group 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) (i.e., the *agency model*), the clearing member must treat the exposure associated with the guarantee as a derivative contract and report the associated current exposure. However, do not include the exposure if the client and the clearing member are affiliates and consolidated on the banking organization's balance sheet. For more information, see the Glossary entry for "qualifying cash variation margin." For a definition of derivative contract, see 12 CFR 217.2.~~

~~When reporting Column A (IHCs), this item is equivalent to Part 2, line 4 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

### ~~**Line Item 1(b) — Potential future exposure (PFE) of derivative contracts.**~~

~~Report the potential future exposure for transactions included in item 1(a), calculated in accordance with 12 CFR 217.34(a). For Category II and III FBOs, report the average potential future exposure for transactions included in item 1(a), calculated in accordance with 12 CFR 217.34(a), using monthly data. Include derivative contracts to which the reporting group is a counterparty (or each single product netting set of such transactions) along with cleared transactions.~~

~~Note that a reporting group may not use cash variation margin to reduce the net or gross current credit exposure in the calculation of the net to gross ratio.~~

~~When reporting Column A (IHCs), this item is equivalent to Part 2, line 5 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

### ~~**Line Item 1(c) — Gross up for derivatives collateral.**~~

~~Report the amount of posted cash and non-cash collateral used to offset the negative mark-to-fair values of associated derivative contracts. For Category II and III FBOs, report the average amount of posted cash and non-cash collateral used to offset the negative mark-to-fair values of associated derivative contracts using daily data. Do not include qualifying cash variation margin. Include cash collateral that is or would be reported under the GAAP offset option that is not qualifying cash variation margin. Only include the amount of posted non-cash collateral that has been deducted from the on-balance sheet assets value reported in item 3(a). For more information, see the Glossary entry for "qualifying cash variation margin."~~

~~When reporting Column A (IHCs), this item is equivalent to Part 2, line 6 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

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### **~~Line Item 1(d) — Effective notional amount of written credit derivatives.—~~**

~~Report the effective notional principal amount (that is, the apparent or stated notional principal amount multiplied by the effective multiplier in the derivative contract) of credit derivatives, or other similar instruments, through which the reporting group provides credit protection (e.g., credit default swaps or total return swaps that reference instruments with credit risk, such as bonds). For Category II and III FBOs, report the average effective notional principal amount of credit derivatives, or other similar instruments, through which the reporting group provides credit protection, using monthly data. This value represents the amount owed upon a default event. The effective notional principal amount of sold credit protection that the reporting group clears on behalf of a clearing member client through a CCP may be excluded.~~

~~This item is equivalent to Part 2, line 9 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

### **~~Line Item 1(e) — Cash variation margin included as an on-balance sheet receivable.—~~**

~~Report the amount of qualifying cash variation margin, which is posted to a counterparty to a derivative contract and included in item 3(a) as an on-balance sheet receivable. Only include cash variation margin that meets the criteria outlined in 12 CFR 217.10(c)(4)(ii)(C). For Category II and III FBOs, report the average amount of qualifying cash variation margin, which is posted to a counterparty to a derivative contract and included in item 3(a) as an on-balance sheet receivable, using daily data. For more information, see the Glossary entry for “qualifying cash variation margin.”~~

~~When reporting Column A (IHCs), this item is equivalent to Part 2, line 7 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

### **~~Line Item 1(f) — Exempted central counterparty legs of client-cleared transactions included in items 1(a) and 1(b).—~~**

~~Report the current exposure and the PFE for the exempted CCP legs of client-cleared transactions under the *principal model* that are included in items 1(a) and 1(b), respectively. For Category II and III FBOs, report the average current exposure using daily data and the average PFE using monthly data for the exempted CCP legs of client-cleared transactions that are included in items 1(a) and 1(b), respectively.~~

~~When reporting Column A (IHCs), this item is equivalent to Part 2, line 8 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

### **~~Line Item 1(g) — Effective notional amount offsets and PFE adjustments for sold credit protection.—~~**

~~Report the value of effective notional principal amount offsets and PFE adjustments for sold credit protection. For Category II and III FBOs, report the average value of effective notional principal amount offsets and PFE adjustments for sold credit protection using monthly data.~~

~~Offsets include any reduction in the mark-to-fair value of the sold credit protection that is recognized in common equity tier 1 capital, along with the effective notional principal amount of purchased credit derivatives or similar instruments that meet the following criteria (see 12 CFR 217.10(c)(4)(iii)(D)(2)):~~

- ~~1) The remaining maturity of the credit protection purchased must be equal to or greater than the remaining maturity of the credit protection sold; and,~~
- ~~2) The reference obligation of the purchased credit protection must be pari passu with or junior to the underlying reference obligation of the credit protection sold. If the sold credit protection references a tranching product, the purchased credit protection must be on a reference obligation with the same level of seniority.~~

~~If the effective notional amount of this sold credit protection is included in item 1(d), the associated PFE may be reported as an adjustment to avoid double counting (see CFR 217.10(c)(4)(ii)(B)(1) and (2)). However, the associated PFE may not be reported as an adjustment if it is already being offset through purchased credit protection.~~

~~Note that, as applicable, the effective notional amount of sold credit protection may be reduced by any negative change in fair value reflected in common equity tier 1 capital provided that the effective notional amount of the offsetting purchased credit protection is also reduced by any resulting positive change in fair value reflected in common equity tier 1 capital. If, as applicable, the reporting group purchases credit protection through a total return swap and records the net payments received as net income but does not record offsetting deterioration in the mark-to-fair value of the sold credit protection on the reference exposure (either through reductions in fair value or by additions to reserves) in common equity tier 1 capital, the reporting group may not reduce the effective notional principal amount of the sold credit protection.~~

~~When reporting Column A (IHCs), this item is equivalent to Part 2, line 10 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

### ~~Line Item 1(h) — Total derivative exposures.—~~

~~The sum of items 1(a) through 1(d), minus the sum of items 1(e) through 1(g).~~

### ~~Line Item 2 — Securities financing transaction (SFT) exposures:—~~

#### ~~Line Item 2(a) — Gross SFT assets.—~~

~~Report the gross value of on-balance sheet assets related to securities financing transactions. For Category II and III FBOs, report the average gross value of on-balance sheet assets related to securities financing transactions using daily data. Do not include securities that are already included in item 3(a) (e.g., securities received as collateral in a principal securities lending transaction that have not been rehypothecated or sold). Include the gross value of cash-receivables for reverse repurchase agreements. Include securities sold under a repurchase agreement or a securities lending transaction that qualify for sales treatment under GAAP.~~

When reporting Column A (IHCs), this item is equivalent to Part 2, line 12 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).

### **~~Line Item 2(b) — Counterparty credit risk exposure for SFTs.~~**

~~Report the counterparty credit risk exposure for SFTs. For Category II and III FBOs, report the average counterparty credit risk exposure for SFTs using monthly data. Counterparty exposure is determined as the gross fair value of the securities and cash provided to a counterparty for all transactions included within a qualifying master netting agreement less the gross fair value of the securities and cash received from the counterparty for those transactions, or zero, whichever is greater (see the definition of “qualifying master netting agreement” in 12 CFR 217.2). For transactions that are not subject to a qualifying master netting agreement, report the exposure on a transaction by transaction basis, with each SFT treated as its own netting set. Do not include transactions where the reporting group acts as an agent, as these exposures are captured separately in item 2(c).~~

When reporting Column A (IHCs), this item is equivalent to Part 2, line 14 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).

### **~~Line Item 2(c) — SFT indemnification and other agent related exposures.~~**

~~For transactions where the reporting group acts as an agent and provides an indemnity to a customer, report the gross fair value of the securities and cash lent for all transactions within a qualifying master netting agreement less the gross fair value of the securities and cash received from the counterparty for those transactions, or zero, whichever is greater. For Category II and III FBOs, report the average gross fair value, using monthly data, of the securities and cash lent for all transactions within a qualifying master netting agreement less the gross fair value of the securities and cash received from the counterparty for those transactions, or zero, whichever is greater. For transactions that are not subject to a qualifying master netting agreement, report the exposure on a transaction by transaction basis, with each individual transaction treated as its own netting set. In cases where the indemnification exceeds the calculated difference described above, report the full value of the guarantee. If the exposure of the reporting group to the underlying security or cash in a transaction extends beyond the indemnification (e.g., when the reporting group manages received collateral using their own account rather than the customer’s account), the full value of the underlying security or cash must be reported.~~

When reporting Column A (IHCs), this item is equivalent to Part 2, line 15 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).

### **~~Line Item 2(d) — Gross value of offsetting cash payables.~~**

~~Report the gross value of cash payables associated with repurchase agreements that are permitted to offset the cash receivables included in item 2(a). For Category II and III FBOs, report the average gross value of cash payables associated with repurchase agreements that are permitted to offset the cash receivables included in item 2(a), using daily data. Such offset is permitted when the related SFTs are with the same counterparty, subject to the same explicit settlement date, and within a qualifying master netting agreement (see the definition of~~

~~“qualifying master netting agreement” in 12 CFR 217.2) and are limited to the gross value of the related cash receivable.~~

~~When reporting Column A (IHCs), this item is equivalent to Part 2, line 13 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### ~~Line Item 2(e) — Total SFT exposures.—~~

~~The sum of items 2(a) through 2(c), minus item 2(d).~~

#### ~~Line Item 3 — Other on balance sheet exposures:—~~

##### ~~Line Item 3(a) — Other on balance sheet assets.—~~

~~Report the balance sheet carrying value of all on balance sheet assets, including collateral but excluding the on balance sheet assets for derivative transactions and repo style transactions. Include the amount of on balance sheet cash and collateral received from counterparties in derivative transactions. For Category II and III FBOs, report the average balance sheet carrying value of all on balance sheet assets, including collateral but excluding the on balance sheet assets for derivative transactions and repo style transactions, using daily data.~~

~~This item is equivalent to Part 2, line 1 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

##### ~~Line Item 3(b) — Regulatory adjustments.—~~

~~Report goodwill and intangibles, deferred tax assets, hedging gains and losses, and other items that are or would be deducted from common equity tier 1 capital and additional tier 1 capital under the fully phased in requirements of Regulation Q (see 12 CFR 217.22). Report adjustments that reduce or would reduce tier 1 capital as a positive value. If the adjustment increases or would increase tier 1 capital, report the value with a minus (-) sign. All respondents must provide a point in time value, including Category II and III FBOs.~~

~~When reporting Column A (IHCs), this item is equivalent to Part 2, line 2 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

#### ~~Line Item 4 — Other off balance sheet exposures:—~~

~~For this item, do not include off balance sheet exposures associated with derivatives transactions or SFTs, as these are already being captured in items 1 and 2, respectively. Securities collateral that has been received by the bank and which is not recorded as an on balance sheet asset under the relevant accounting standard should not be included in this item.~~

##### ~~Line Item 4(a) — Gross notional amount of items subject to a 0% credit conversion factor (CCF).—~~

~~Report the gross notional amount of off balance sheet items subject to a 0% credit conversion factor under the standardized approach to credit risk (this includes the unused portion of~~

~~commitments which are unconditionally cancellable at any time by the reporting group without prior notice). For Category II and III FBOs, report the average gross notional amount, using monthly data, of off-balance sheet items subject to a 0% credit conversion factor under the standardized approach to credit risk. For more information on the treatment of off-balance sheet exposures under the standardized approach to credit risk, see 12 CFR 217.33.~~

**~~Line Item 4(b) — Gross notional amount of items subject to a 20% CCF.~~**

~~Report the gross notional amount of off-balance sheet items subject to a 20% credit conversion factor under the standardized approach to credit risk. For Category II and III FBOs, report the average gross notional amount, using monthly data, of off-balance sheet items subject to a 20% credit conversion factor under the standardized approach to credit risk. This would include commitments with an original maturity up to one year that are not unconditionally cancelable and short-term self-liquidating trade letters of credit arising from the movement of goods (e.g., documentary credits collateralized by the underlying shipment). For more information on the treatment of off-balance sheet exposures under the standardized approach to credit risk, see 12 CFR 217.33.~~

**~~Line Item 4(c) — Gross notional amount of items subject to a 50% CCF.~~**

~~Report the gross notional amount of off-balance sheet items subject to a 50% credit conversion factor under the standardized approach to credit risk. For Category II and III FBOs, report the average gross notional amount, using monthly data, of off-balance sheet items subject to a 50% credit conversion factor under the standardized approach to credit risk. This includes commitments with an original maturity of more than one year that are not unconditionally cancelable and transaction-related contingent items such as performance bonds, bid bonds, warranties, and performance standby letter of credit. For more information on the treatment of off-balance sheet exposures under the standardized approach to credit risk, see 12 CFR 217.33.~~

**~~Line Item 4(d) — Gross notional amount of items subject to a 100% CCF.~~**

~~Report the gross notional amount of off-balance sheet items subject to a 100% credit conversion factor under the standardized approach to credit risk. For Category II and III FBOs, report the average gross notional amount, using monthly data, of off-balance sheet items subject to a 100% credit conversion factor under the standardized approach to credit risk. This includes guarantees, credit-enhancing representations and warranties that are not securitization exposures, financial standby letters of credit, and forward agreements. Do not include exposures associated with SFTs, as these are already captured in item 2. For more information on the treatment of off-balance sheet exposures under the standardized approach to credit risk, see 12 CFR 217.33.~~

**~~Line Item 4(e) — Credit exposure equivalent of other off-balance sheet items.~~**

~~The sum of 0.1 times item 4(a), 0.2 times item 4(b), 0.5 times item 4(c), and item 4(d). This total represents the credit exposure equivalent of the other off-balance sheet items, with the 0% credit conversion factor subject to a 10% floor.~~

~~When reporting Column A (IHCs), this item is equivalent to Part 2, line 19 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

~~**Line Item 5—Total exposures prior to regulatory deductions.**~~

~~The sum of items 1(h), 2(e), 3(a), and 4(e).~~

~~When reporting Column A (IHCs), this item is equivalent to the sum of Part 2, lines 1 and 21 minus Part 2, line 3 of the supplemental leverage ratio disclosure table (see 12 CFR 217.173, Table 13).~~

~~**Line Item 6—Does item 5 represent an average value over the reporting period?**~~

~~Specify whether or not the reporting group has reported the subcomponents of item 5 using average values over the reporting period. Category II and III FBOs must report this data using averages. Respondents that are not Category II and III FBOs may choose to report the data using averages, though they are not required to do so. Enter a “1” for Yes; enter a “0” for No.~~

~~**Memoranda**~~

~~**Line Item M1—Securities received as collateral in securities lending.**~~

~~Report the amount of securities included in item 3(a) that have been received as collateral in principal securities lending transactions but have not been rehypothecated or sold. All respondents must provide a point in time value, including Category II and III FBOs.~~

~~**Line Item M2—Cash collateral received in conduit securities lending transactions.**~~

~~Report the cash collateral received in conduit securities lending transactions. In conduit securities lending transactions, a banking organization borrows securities from one party and directly on-lends the identical securities to another party. The banking organization acts as an intermediary between the security owner and the ultimate borrower, essentially substituting their own credit for that of the borrower. The securities in question may not be part of a general inventory available for onward lending. Instead, the banking organization will only obtain the securities at such time as they can directly fulfil an outstanding order from the ultimate borrower. Report the collateral regardless of whether or not the transaction is being indemnified by the banking organization. Include the collateral that was received and then subsequently passed through to the security owner. All respondents must provide a point in time value, including Category II and III FBOs.~~

~~**Line Item M3—Credit derivatives sold net of related credit protection bought.**~~

~~Report the effective notional principal amount of credit derivatives sold net of related credit protection bought. Only net out the protection bought if it is for the same reference entity. If the protection bought for a reference entity exceeds the amount sold, report a zero for that~~

~~particular reference entity. All respondents must provide a point-in-time value, including Category II and III FBOs.~~

#### ~~**Line Item M4—Total assets.—**~~

~~Report the total consolidated assets of the U.S. intermediate holding company (Column A) or combined U.S. assets (Column B). For Column A, this line item will be prepopulated from item 5 of Schedule HC-K on the FR Y-9C.~~

~~For Column B, report the total combined assets of the top-tier FBO's U.S. domiciled affiliates, branches, and agencies. In situations where a U.S. domiciled affiliate is a parent of one or more subsidiaries, including subsidiaries of subsidiaries, the FBO should consolidate assets of the affiliate and its subsidiaries at the top-tier U.S. domiciled affiliate, in accordance with U.S. GAAP, and then the total consolidated assets (or total assets, as applicable) of each top-tier U.S. domiciled affiliate, branch, and agency should be combined. Total combined assets reported by top-tier FBOs should exclude intercompany balances and intercompany transactions between the FBO's U.S. domiciled affiliates, branches, or agencies to the extent such items are not already eliminated in consolidation. However, total combined assets reported by top-tier FBOs should include net intercompany balances and intercompany transactions between a non-U.S. domiciled affiliate and a U.S. domiciled affiliate, branch, or agency of the FBO.~~

#### ~~**Line Item M5—Total off-balance sheet exposures.—**~~

~~Item 5 on this schedule minus Item M4.~~

#### ~~**Line Item M6—Total nonbank assets.—**~~

~~Report total nonbank assets of the U.S. intermediate holding company (Column A) or combined U.S. assets (Column B). For Column A, this line item will be prepopulated from item 17 on Schedule PC-B of the FR Y-9LP. For Column B, this line item should be calculated in accordance with the definition of total nonbank assets in 12 CFR 252.2.~~

# ~~FBO Interconnectedness Indicators~~

## ~~Schedule I~~

### ~~General Instructions~~

~~Schedule I is to be completed by FBOs.~~

~~For the purpose of the intra-financial system assets and intra-financial system liabilities indicators, financial institutions are defined as depository institutions (as defined in the FR Y-9C, Schedule HC-C, item 2), bank holding companies, securities brokers, securities dealers, insurance companies, mutual funds, hedge funds, pension funds, investment banks, and central counterparties (CCPs) (as defined in Schedule D, item 1). 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.~~

~~In determining whether a transaction is with another financial institution (i.e., a financial institution outside of the reporting group), do not adopt a look-through approach. Instead, report figures based on the immediate counterparty. For the purposes of items 1-12, respondents should include only assets and liabilities related to transactions with unaffiliated financial institutions (i.e., unaffiliated third-party financial institutions).~~

### ~~Intra-Financial System Assets~~

#### ~~Line Item 1—Funds deposited with or lent to other financial institutions.~~

~~Report all funds deposited with or lent to other financial institutions (i.e., financial institutions outside of the reporting group). Lending includes all forms of term/revolving lending, federal funds sold, acceptances of other banks, and other extensions of credit to financial institutions. Do not include commercial paper, which is reported in item 3(d), and securities financing transactions. Do not include settlement balances (i.e., exposures arising from unsettled transactions). Deposits include balances due from financial institutions, and currency and coin due from financial institutions (as defined in the FR Y-9C, Schedule HC, item 1). Include certificates of deposit but do not include margin accounts and posted collateral. Include funds deposited with or lent to other financial institutions that are accounted for as receivables. Do not include receivables related to settlement balances (e.g., fees and payments related to the exchange of goods and services). Include margin lending, but exclude accrued interest.~~

### ~~Line Item 1(a) — Certificates of deposit.~~

~~Report the total holdings of certificates of deposit due from other financial institutions as included in item 1. For more information on certificates of deposit, refer to the Glossary entry for “certificate of deposit.”~~

### ~~Line Item 2 — Unused portion of committed lines extended to other financial institutions.~~

~~Report the nominal value of the unused portion of all committed lines extended to other financial institutions. Include lines which are unconditionally cancellable. Do not include letters of credit and unsettled securities financing transactions (e.g., reverse repos). For more information on commitments, see FR Y 9C, Schedule HC L, item 1.~~

### ~~Line Item 3 — Holdings of securities issued by other financial institutions.~~

~~This item reflects all holdings of securities issued by other financial institutions. Report total holdings at fair value (as defined in the FR Y 9C Glossary entry for “fair value”) in accordance with ASC Topic 820, Fair Value Measurements (formerly FASB Statement No. 157, *Fair Value Measurements*), for securities classified as trading (including securities for which the fair value option (FVO) is elected) and available for sale (AFS) securities; report held to maturity (HTM) securities at amortized cost in accordance with ASC 320, Investments — Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities, as amended*). Report the historical cost of any equity securities without readily determinable fair values (e.g., bankers’ bank stock) (see FR Y 9C, Schedule HC F, item 4). Do not report products where the issuing institution does not back the performance of the asset (e.g., asset-backed securities). Include holdings of securities issued by equity-accounted associates (i.e., associated companies and affiliates accounted for under the equity method of accounting) and special purpose entities (SPEs) that are not part of the reporting group for regulatory purposes, as applicable. Do not include synthetic exposures related to derivatives transactions (e.g., when a derivative references securities issued by other financial institutions). Do not include loans, bond exchange traded funds (ETFs), credit card receivables, letters of credit, bond options, bond swaps, or bond swaps on ETFs.~~

### ~~Line Item 3(a) — Secured debt securities.~~

~~Report the total holdings of secured debt securities (e.g., covered bonds), as applicable. Note that this item is not designed to capture collateralized trades. Instead, the item is capturing capital that has been raised through the issuance of secured debt.~~

### ~~Line Item 3(b) — Senior unsecured debt securities.~~

~~Report the total holdings of senior unsecured debt securities.~~

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### ~~Line Item 3(c) Subordinated debt securities.~~

Report the total holdings of subordinated debt securities.

### ~~Line Item 3(d) Commercial paper.~~

Report the total holdings of commercial paper of other financial institutions. For more information on commercial paper, refer to the Glossary entry for “commercial paper.”

### ~~Line Item 3(e) Equity securities.~~

Report the total holdings of equity securities, including common and preferred shares, of other financial institutions. Include investments in mutual funds (e.g., equity, bond, hybrid, and money market funds) that are administered outside of the reporting group. Report the entire mutual fund investment (i.e., do not look through into the fund to determine the underlying holdings). Include assets that are held for trading, available for sale, and held to maturity.

### ~~Line Item 3(f) Offsetting short positions in relation to the specific equity securities included in item 3(e).~~

Report the fair value of the reporting group’s liabilities resulting from short positions held against the stock holdings included in item 3(e). Include the short legs of derivatives used to hedge the equity securities reported in item 3(e) (e.g., total return swaps).<sup>13</sup>

### ~~Line Item 4 Net positive current exposure of securities financing transactions (SFTs) with other financial institutions.~~

This item includes the following:

- ~~1) Net positive reverse repurchase agreement exposure, where the value of the cash provided exceeds the fair value of the securities received.~~
- ~~2) Net positive repurchase agreement exposure, where the fair value of the securities provided exceeds the value of the cash received.~~
- ~~3) Net positive securities lending exposure, where the fair value of securities lent exceeds the value of cash collateral received (or the fair value of non-cash collateral received).~~
- ~~4) Net positive securities borrowing exposure, where the value of cash collateral provided (or the fair value of non-cash collateral provided) exceeds the fair value of securities borrowed.~~

The reported value is not intended to reflect amounts recorded on the balance sheet. Rather, it represents the single legally owed amount per netting set. Net multiple transactions only when the transactions are covered by a qualifying master netting agreement (see the definition of “qualifying master netting agreement” in 12 CFR 217.2). For transactions that are not subject to

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<sup>13</sup> For example, Bank A holds 1,000 shares of Bank B at \$10 per share and has entered into an equity total return swap to short 1,000 Bank B shares and thereby eliminate market risk. Bank A would report \$10,000 for item 3(e) and \$10,000 for item 3(f).

~~a qualifying master netting agreement, report the exposure on a transaction-by-transaction basis, with each SFT treated as its own netting set. That is, report the difference (if positive) between the value of the financial instruments provided (cash and/or securities) and the financial instruments received (cash and/or securities). Include transactions cleared through a CCP. Do not include conduit lending transactions and do not apply haircuts in assessing the gross fair value of non-cash collateral. Include unsettled SFTs if the reporting group is using trade-date accounting.~~

## ~~Line Item 5 — Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value:—~~

### ~~Line Item 5(a) — Net positive fair value.—~~

~~Report the sum of net positive fair value OTC derivative exposures netted in accordance with GAAP netting rules (i.e., designated, legally enforceable, netting sets or groups). Only netting sets with a positive value may be included here. Netting sets where the net result is negative must be captured in item 11. Include collateral held only if it is within the master netting agreement (i.e., pursuant to legally enforceable credit support annexes). If applicable, net opposing collateral positions (e.g., initial margin posted with variation margin held). Deduct the net collateral position from the underlying obligation only if it reduces the overall exposure. If the net collateral exceeds the payment obligation, record a fair value of zero for the netting set. If a derivative contract with a positive fair value is not covered under a qualifying master netting agreement, the derivative exposure amount should be included on a gross basis (see the definition of “qualifying master netting agreement” in 12 CFR 217.2). For more information on netting, refer to ASC Subtopic 210-20, Balance Sheet—Offsetting, and the FR Y-9C Glossary entry for “offsetting.”~~

~~Do not include derivative contracts initiated via an exchange such as ICE, CME, or Eurex (e.g., futures contracts would not be included).~~

~~When acting as a financial intermediary (i.e., where the reporting group is a counterparty to both the client and the CCP), report exposures to the CCP. Report exposures to clients if they fit the definition of financial institution. In cases where a clearing member bank, acting as an agent, guarantees the performance of a CCP to a client, the associated exposure to the client must be reported.~~

### ~~Line Item 5(b) — Potential future exposure.—~~

~~Report the amount of potential future exposure (PFE), calculated using the current exposure method, for the derivatives included in item 5(a). Include the PFE for any netting sets with a fair value of zero. For more information on determining the PFE refer to 12 CFR 217.34(a).~~

## ~~Line Item 6 — Total intra-financial system assets.—~~

~~The sum of items 1, 2 through 3(e), 4, 5(a), and 5(b), minus item 3(f).~~

## ~~Intra-Financial System Liabilities~~

### ~~Line Item 7—Deposits due to other financial institutions:~~

~~This section captures information regarding the deposits held by the reporting group. Do not include settlement balances (i.e., exposures arising from unsettled transactions) and collected collateral. For more information on deposits, see the FR Y-9C Glossary entry for “deposits.”~~

~~Include any funds deposited by other financial institutions that are accounted for as payables. Do not include payables related to settlement balances, (e.g., fees and payments related to the exchange of goods and services). Do not include certificates of deposit, margin accounts, and accrued interest.~~

### ~~Line Item 7(a)—Deposits due to depository institutions.~~

~~Report total deposits due to depository institutions. Do not include certificates of deposit, which are captured separately in item 17.~~

### ~~Line Item 7(b)—Deposits due to non-depository financial institutions.~~

~~Report total deposits due to non-depository financial institutions. Do not include certificates of deposit, which are captured separately in item 17.~~

### ~~Line Item 8—Borrowings obtained from other financial institutions.~~

~~Report the amount of outstanding loans obtained from other financial institutions. Include both term loans and revolving, open-end loans. Include acceptances sold and federal funds purchased that are not part of a securities financing transaction (as these are captured in item 10). Include bank overdrafts. Do not include any of the outstanding securities captured in item 20.~~

~~Report both secured and unsecured borrowings obtained from other financial institutions. Thus, financing involving pledged assets and equity-linked notes would be included. Note, however, that secured financing involving the issuance of securities is captured separately in the Securities Outstanding Section. Include the borrowings of all entities, including variable-interest entities (VIEs), within the scope of consolidation (see instructions on consolidation in General Instructions), but do not include borrowings between entities within the consolidated group. Include bank overdrafts and margin lending, but exclude margin accounts.~~

### ~~Line Item 9—Unused portion of committed lines obtained from other financial institutions.~~

~~Report the nominal value of the unused portion of all committed lines obtained from other financial institutions. Include lines which are unconditionally cancelable. This item measures the amount of credit committed as of the reporting date, irrespective of whether it may be unconditionally cancelled the day after. Do not include letters of credit and unsettled SFTs (e.g., repos). For more information on commitments, see FR Y-9C, Schedule HC-L, item 1.~~

## ~~Line Item 10—Net negative current exposure of SFTs with other financial institutions.~~

~~This item includes the following:~~

- ~~1) Net negative reverse repurchase agreement exposure, where the fair value of securities received exceeds the value of the cash provided.~~
- ~~2) Net negative repurchase agreement exposure, where the value of the cash received exceeds the fair value of the securities provided.~~
- ~~3) Net negative securities lending exposure, where the value of cash collateral received (or the fair value of non-cash collateral received) exceeds the fair value of securities lent.~~
- ~~4) Net negative securities borrowing exposure, where the fair value of securities borrowed exceeds the value of cash collateral provided (or the fair value of non-cash collateral provided).~~

~~The reported value is not intended to reflect amounts recorded on the balance sheet. Rather, it represents the single legally owed amount per netting set. Net multiple transactions only when the transactions are covered by a qualifying master netting agreement (see the definition of “qualifying master netting agreement” in 12 CFR 217.2). For transactions that are not subject to a qualifying master netting agreement, report the exposure on a transaction-by-transaction basis, with each SFT treated as its own netting set. That is, report the difference (if negative) between the value of the financial instruments provided (cash and/or securities) and the financial instruments received (cash and/or securities). Include transactions cleared through a CCP. Do not include conduit lending transactions and do not apply haircuts in assessing the gross fair value of non-cash collateral. Include unsettled SFTs if the reporting group is using trade-date accounting. Report the final net negative exposure value as a positive number.~~

## ~~Line Item 11—OTC derivative contracts with other financial institutions that have a net negative fair value:~~

### ~~Line Item 11(a)—Net negative fair value.~~

~~Report the sum of net fair value OTC derivative liabilities netted in accordance with GAAP netting rules (i.e., designated, legally enforceable, netting sets or groups). Include only netting sets with a negative value. Report netting sets where the net result is positive in item 5(a). Include collateral provided only if it is within the master netting agreement (i.e., pursuant to legally enforceable credit support annexes). If applicable, net opposing collateral positions (e.g., initial margin held with variation margin posted). Deduct the net collateral position from the underlying obligation only if it reduces the overall exposure. If the net collateral exceeds the payment obligation, record a fair value of zero for the netting set. If a derivative contract with a positive fair value is not covered under a qualifying master netting agreement, the derivative exposure amount should be included on a gross basis (see the definition of “qualifying master netting agreement” in 12 CFR 217.2). For more information on netting, refer to ASC Subtopic 210-20, Balance Sheet—Offsetting, and the FR Y-9C Glossary entry for “offsetting.”~~

~~Do not include derivative contracts initiated via an exchange such as ICE, CME, or Eurex (e.g., futures contracts would not be included).~~

~~When acting as a financial intermediary (i.e., where the reporting group is a counterparty to both the client and the CCP), report exposures to the CCP. Report exposures to clients if they fit the definition of financial institution. In cases where a clearing member bank, acting as an agent, guarantees the performance of a CCP to a client, the associated exposure to the client must be reported.~~

~~Report the final net negative fair value as a positive number. For example, a master netting agreement with a net fair value of -\$10 would be reported as +\$10.~~

### ~~Line Item 11(b) Potential future exposure.~~

~~Report the amount of the PFE, calculated using the current exposure method, for the derivatives included in item 11(a). For more information on determining the PFE refer to 12 CFR 217.34(a).~~

### ~~Line Item 12 Total intra-financial system liabilities.~~

~~The sum of items 7(a) through 11(b).~~

## ~~Securities Outstanding~~

~~The values reported for items 13 through 19 should reflect all of the outstanding securities of the reporting group regardless of whether or not they are held by another financial institution. Do not report products where the reporting institution does not back the performance of the asset (e.g., asset-backed securities).~~

~~For items 13 through 17, provide the book value (i.e., carrying amount) of the securities. Note that this value will depend on the applicable accounting classification and measurement, and thus may reflect the amortized cost of the securities, the fair value of the securities, or a mixture of the two.~~

### ~~Line Item 13 Secured debt securities.~~

~~Report the book value of all outstanding secured debt securities (e.g., covered bonds and REIT preferred securities) issued by the reporting group, as applicable. Do not include advances from Federal Home Loan Banks (FHLB). Do not include standby letters of credit. Note that this item is not designed to capture collateralized trades. Instead, the item is capturing capital that has been raised through the issuance of secured debt.~~

### ~~Line Item 14 Senior unsecured debt securities.~~

~~Report the book value of all outstanding senior unsecured debt securities issued by the reporting group.~~

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## ~~Line Item 15—Subordinated debt securities.—~~

~~Report the book value of all outstanding subordinated debt securities (as defined in the FR Y-9C, Schedule HC, items 19(a) and 19(b)) issued by the reporting group.~~

## ~~Line Item 16—Commercial paper.—~~

~~Report the book value of all outstanding commercial paper issued by the reporting group. For more information on commercial paper, refer to the Glossary entry for “commercial paper.”~~

## ~~Line Item 17—Certificates of deposit.—~~

~~Report the book value of all outstanding certificates of deposit issued by the reporting group, irrespective of the holder (e.g., corporate or individual). 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 more information on certificates of deposit, refer to the Glossary entry for “certificate of deposit.”~~

## ~~Line Item 18—Common equity.—~~

~~Report the fair value of outstanding common equity, as applicable. For publicly traded shares, report the closing share price multiplied by the number of shares outstanding. Do not report non-publicly traded shares or any other shares for which a market price is unavailable. For shares issued by consolidated subsidiaries, only include those shares that were issued to third parties. Do not include certificates of mutual banks.~~

## ~~Line Item 19—Preferred shares and other forms of subordinated funding not captured in item 15.—~~

~~Report the fair value of outstanding preferred shares and other forms of subordinated funding not captured in item 15 (e.g., savings shares and silent partnerships). For publicly traded shares, report the closing share price multiplied by the number of shares outstanding. Do not report non-publicly traded shares. Include shares issued by consolidated subsidiaries to third parties.~~

## ~~Line Item 20—Total securities outstanding.—~~

~~The sum of items 13 through 19.~~

## ~~Memoranda—~~

### ~~Line Item M1—Standby letters of credit extended to other financial institutions.—~~

~~Report the amount of financial and performance standby letters of credit extended to other financial institutions. A financial standby letter of credit irrevocably obligates the reporting group to pay a third-party beneficiary when a customer fails to repay an outstanding loan or~~

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debt instrument. A performance standby letter of credit irrevocably obligates the reporting group to pay a third-party beneficiary when a customer fails to perform some contractual non-financial obligation. For more information, refer to FR Y-9C, Schedule HC-L, items 2 and 3.

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# FBO Substitutability Indicators

## Schedule J

### General Instructions

Schedule J is to be completed by FBOs.

### Payments Activity

#### Line Item 1 Payments made in the last four quarters.

Report the total gross value of all cash payments sent by the reporting group via large-value payment systems,<sup>14</sup> along with the gross value of all cash payments sent through an agent or correspondent bank (e.g., using a correspondent or nostro account), in the last twelve months for each indicated currency. Include the amount of payments made into Continuous Linked Settlement (CLS). All payments sent via an agent bank should be reported, regardless of how the agent bank actually settles the transaction. Payments may be recorded using either the trade date or the settlement date as long as the reporting remains consistent between periods. If both are readily available, the settlement date should be used.

Report payments regardless of purpose, location, or settlement method. This includes, but is not limited to, cash payments associated with derivatives, securities financing transactions, and foreign exchange transactions. Do not include the value of any non-cash items settled in connection with these transactions. Include cash payments made on behalf of the reporting entity as well as those made on behalf of customers (including financial institutions, other commercial customers, and retail customers). However, do not include internal payments (i.e., book transfers) or any other intra-group transactions (i.e., transactions made within the reporting group), even if the transactions were initiated through an external agent (e.g., when a payment is sent to a subsidiary through an external institution). Do not include payments made through retail payment systems. Do not report payment facilitation (i.e., when the bank acts as a payment service provider) where the customer is a direct member of the large-value payment system and uses their own BIC code to complete the transaction. Only include savings account payments if they are made via a large-value payment system or through an agent.

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<sup>14</sup>For examples of large-value payment systems, refer to *Payment, clearing and settlement systems in the CPSS countries*, published by the Committee on Payment and Settlement Systems (CPSS). The November 2012 release is available at [www.bis.org/cpmi/publ/d105.htm](http://www.bis.org/cpmi/publ/d105.htm).

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~~Only include outgoing payments (i.e., exclude payments received). Except for those payments sent via CLS, do not net any outgoing wholesale payment values, even if the transaction was settled on a net basis.<sup>15</sup> Retail payments sent via a large value payment system or through a correspondent may be reported net only if they were settled on a net basis.~~

~~Though payment totals are not rounded, the level of expected accuracy depends on the magnitude of the reported value. The leading two digits must be accurate<sup>16</sup> (within rounding) for payment totals at or above \$10 trillion, while only the leading digit must be accurate for payment totals below \$10 trillion. If precise totals are unavailable, known overestimates may be reported.~~

~~Convert the aggregate payments in items 1(a) through 1(l) to U.S. dollars using average exchange rates for the last four quarters. These average exchange rates must be constructed using a consistent series of exchange rate quotations. The method used must be reasonable, consistent, and reproducible. Documentation concerning the method employed to calculate the average exchange rates must be maintained and made available to supervisors upon request.~~

### ~~Line Item 1(a) Australian dollars (AUD).~~

~~Report the U.S. dollar equivalent amount of all payments made in Australian dollars (AUD) in the last four quarters.~~

### ~~Line Item 1(b) Brazilian real (BRL).~~

~~Report the U.S. dollar equivalent amount of all payments made in Brazilian real (BRL) in the last four quarters.~~

### ~~Line Item 1(c) Canadian dollars (CAD).~~

~~Report the U.S. dollar equivalent amount of all payments made in Canadian dollars (CAD) in the last four quarters.~~

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<sup>15</sup>Wholesale payments are payments, generally involving very large values, which are mainly exchanged between banks or other participants in the financial markets and often require urgent and timely settlement. In contrast, retail payments are payments, generally involving low values, which are mainly made on behalf of customers and often involve a low degree of urgency (e.g., personal checks, credit card transactions, direct debits, direct deposits, and ATM withdrawals).

<sup>16</sup>As an example, a figure between 100,000 and 999,999 would need to be correct to the nearest 100,000 for the leading digit to be considered accurate. The figure would need to be correct to the nearest 10,000 for the two leading digits to be considered accurate.

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**~~Line Item 1(d) Swiss francs (CHF).~~**

~~Report the U.S. dollar equivalent amount of all payments made in Swiss francs (CHF) in the last four quarters.~~

**~~Line Item 1(e) Chinese yuan (CNY).~~**

~~Report the U.S. dollar equivalent amount of all payments made in Chinese yuan (CNY) in the last four quarters.~~

**~~Line Item 1(f) Euros (EUR).~~**

~~Report the U.S. dollar equivalent amount of all payments made in euros (EUR) in the last four quarters.~~

**~~Line Item 1(g) British pounds (GBP).~~**

~~Report the U.S. dollar equivalent amount of all payments made in British pound sterling (GBP) in the last four quarters.~~

**~~Line Item 1(h) Hong Kong dollars (HKD).~~**

~~Report the U.S. dollar equivalent amount of all payments made in Hong Kong dollars (HKD) in the last four quarters.~~

**~~Line Item 1(i) Indian rupee (INR).~~**

~~Report the U.S. dollar equivalent amount of all payments made in Indian rupee (INR) in the last four quarters.~~

**~~Line Item 1(j) Japanese yen (JPY).~~**

~~Report the U.S. dollar equivalent amount of all payments made in Japanese yen (JPY) in the last four quarters.~~

**~~Line Item 1(k) Mexican pesos (MXN).~~**

~~Report the U.S. dollar equivalent amount of all payments made in Mexican pesos (MXN) in the last four quarters.~~

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### ~~Line Item 1(l) Swedish krona (SEK).~~

~~Report the U.S. dollar equivalent amount of all payments made in Swedish krona (SEK) in the last four quarters.~~

### ~~Line Item 1(m) United States dollars (USD).~~

~~Report the total value of all payments made in United States dollars (USD) in the last four quarters.~~

### ~~Line Item 2 Payments activity.~~

~~The sum of items 1(a) through 1(m).~~

## ~~Assets Under Custody~~

### ~~Line Item 3 Assets held as a custodian on behalf of customers.~~

~~Report the value of all assets, including cross-border assets, that the reporting group holds as a custodian on behalf of customers, including other financial firms (i.e., financial institutions other than the reporting group). Include such assets even if they are being held by unaffiliated institutions (e.g., central securities depositories, payment systems, central banks, and sub-custodians).<sup>17</sup> In the case where assets are held by a sub-custodian, both the primary custodian and the sub-custodian must report the assets. All assets held as a custodian on behalf of customers must be reported, including those which are also assets under management. Only include assets under management and assets under administration if they meet the definition of assets under custody. The value of the assets should reflect the accounting method required by the respective clients. Thus, the reported total will likely involve a mixture of both book and market values. Custodial accounts held in any part of the reporting group must be reported.~~

~~Include cash that is being held in custody accounts. Note that assets held as collateral are not generally considered assets under custody. Report only the assets for which the reporting group provides custody and safekeeping services. For more information, see the Glossary entries for “assets under management,” “assets under administration,” “assets under custody,” and “custodian.” For a description of custody and safekeeping accounts, refer to the instructions for the Consolidated Reports of Condition and Income (FFIEC 031 and 041) Schedule RC-T, item 11.~~

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<sup>17</sup>A sub-custodian is an institution that provides custody services on behalf of another custodian.

## ~~Underwritten Transactions in Debt and Equity Markets~~

~~Include all underwriting (public and private) over the last four quarters where the reporting group was obligated to purchase unsold securities. When the underwriting is on a best efforts basis (i.e., the reporting group is not obligated to purchase the remaining inventory), only include the securities that were actually sold. For transactions underwritten by multiple institutions, only include the portion attributable to the reporting group. These portions should be reported regardless of whether or not the bank is acting as the lead underwriter.~~

## ~~Line Item 4 Equity underwriting activity~~

~~Report the total value of all types of equity instruments underwritten during the last twelve months, excluding transactions with subsidiaries and/or affiliates and self-led transactions. This includes all types of equity market transactions such as initial public offerings, additional offerings of common stocks, units, depositary receipts (e.g., American depositary receipts (ADRs) and Global depositary receipts (GDRs)), and rights offerings. Also include equity linked transactions such as convertible bonds, convertible preferred bonds, and exchangeable bonds. Include all types of transactions at all maturities. Do not differentiate transactions between front end, back end, and best effort transactions. Do not differentiate with regard to maturity, currency, or market of issuance.~~

~~Include equity securities with embedded derivatives, but exclude stand-alone derivatives underwriting. With regards to the delineation between securities with embedded derivatives and stand-alone derivatives, use the existing definitions in GAAP.~~

~~The accounting and reporting standards for derivative instruments, including certain derivative instruments embedded in other contracts, and for hedging activities are set forth in ASC Topic 815, Derivatives and Hedging (formerly FASB Statement No. 133, Accounting for Derivative Instruments and Hedging Activities, as amended), which the respondent must follow for purposes of this report. ASC Topic 815 requires all derivatives to be recognized on the balance sheet as either assets or liabilities at their fair value. See ASC Topic 815 for the definition of derivatives.~~

~~Contracts that do not in their entirety meet the definition of a derivative instrument, such as bonds, insurance policies, and leases, may contain “embedded” derivative instruments. Embedded derivatives are implicit or explicit terms within a contract that affect some or all of the cash flows or the value of other exchanges required by the contract in a manner similar to a derivative instrument.~~

~~The effect of embedding a derivative instrument in another type of contract (“the host contract”) is that some or all of the cash flows or other exchanges that otherwise would be required by the host contract, whether unconditional or contingent upon the occurrence of a specified event, will be modified based on one or more of the underlyings.~~

### ~~Line Item 5 Debt underwriting activity.~~

~~Report the total value of all types of debt instruments underwritten during the last twelve months, excluding intra-group or self-led transactions. This includes all types of underwriting transactions relating to debt securities. Include both secured debt instruments (e.g., covered bonds, asset-backed security (ABS) transactions, etc.) and unsecured debt instruments. Include all types of transactions at all maturities. Do not differentiate transactions between front-end, back-end, and best-effort or “soft” transactions. Do not differentiate with regard to maturity, currency, or market of issuance. Do not differentiate between sovereign and corporate debt. Do not include loan underwriting. Include underwriting activity related to sovereign debt and the debt of government-sponsored enterprises (GSE). However, do not include other activities that facilitate the issuance or placement of third-party securities (e.g., auctions).~~

~~Also include debt securities with embedded derivatives. For more detail on embedded derivatives, refer to the instructions for item 4.~~

### ~~Line Item 6 Total underwriting activity.~~

~~The sum of items 4 and 5.~~

### ~~Memoranda~~

~~For items M1 through M2, refer to the general instructions provided for item 1.~~

### ~~Line Item M1 New Zealand dollars (NZD).~~

~~Report the U.S. dollar equivalent amount of all payments made in New Zealand dollars (NZD) in the last four quarters.~~

### ~~Line Item M2 Russian rubles (RUB).~~

~~Report the U.S. dollar equivalent amount of all payments made in Russian rubles (RUB) in the last four quarters.~~

### ~~Line Item M3 Payments made in the last four quarters in all other currencies.~~

~~Report the U.S. dollar equivalent amount of all payments made in the last four quarters using currencies not listed in items 1(a) through 1(m) or M1 through M2. Convert the yearly aggregates to U.S. dollars using the average exchange rate for the last four quarters. These~~

~~average exchange rates must be constructed using a consistent series of exchange rate quotations. The method used must be reasonable, consistent, and reproducible.— Documentation concerning the method employed to calculate the average exchange rates must be maintained and made available to supervisors upon request.~~

#### ~~Line Item M4 Unsecured settlement/clearing lines provided.—~~

~~Report the total amount of unsecured intraday credit lines extended to the reporting group's customers. This includes, but is not limited to, lines extended for cash overdrafts, securities clearing, and transaction lines (e.g., FX settlement limits). Include lines which are unconditionally cancellable. Unsecured lines that are extended at will to the client (i.e., on a case-by-case basis and at the full discretion of the reporting group), should not be reported.~~

#### ~~Line Item M5 Securities traded in the last four quarters.—~~

~~Report the market value of securities that were purchased from or sold to an external party in the last four quarters. Report the value of each security on the trade date of the transaction. Do not include or deduct any transaction fees or commissions, either received or paid. Include transactions made (1) on behalf of the banking organization's own account (i.e., proprietary trading and/or principal orders), (2) on behalf of customers involving securities both held as assets and in custody, trust, or fiduciary accounts (i.e., the agency model of trading). Include trades facilitated by a broker using client funds. Include transactions made on behalf of a client account and routed to an external party or exchange for execution. Include trades related to the underwriting of securities. In the case of syndicated underwriting, include trades related to the reporting firm's pro rata share of the syndicate.~~

~~Exclude transactions made on behalf of an external prime brokerage client that are solely cleared by the banking organization and are routed to an external party for execution. Do not include trade clearing and settlement services. Do not include failed trades where the full amount of the trade did not settle. Do not include the trading of securities issued by a central government (including the U.S. government) or an agency, department, ministry, or central bank of a central government (see the definition of "sovereign" and "sovereign exposure" under 12 CFR §217.2).—~~

~~Do not apply CUSIP or counterparty netting when reporting external transactions or when excluding intra-group or intra-entity transactions; amounts should be reported or excluded on a gross basis. Do not include securities financing transactions (i.e., repostyle transactions). Do not include trading in derivatives, commodities, or foreign exchange contracts. However, if a borrowed security (e.g., in a reverse repurchase or securities lending agreement) is sold and then repurchased in order to return the security to the lender, both the purchase and the sale of the rehypothecated security must be included.~~

~~Do not include transactions between entities within the reporting group, such as transactions with branches where the branch is part of the same legal entity as the reporting holding—~~

~~company or one of its subsidiaries. Do not include transactions within one entity, including transactions between branches and depository institutions identified as the same legal entity. Do not include certain noncash transactions where a security is not purchased or sold (e.g., securities obtained through a bankruptcy settlement or a loan default).~~

~~To the extent an investment vehicle or entity is consolidated into the reporting organization, report either (1) the applicable previous quarters data of the trading volume activity (if available) or (2) begin immediately calculating the applicable trading volume activity upon consolidation and report the pro-rata amount based on the activity measurement until four quarters of data are available.~~

~~Implementation dates for reporting memoranda items M5(a) through M5(d):~~

~~Current filers of the FR Y-15 as of December 31, 2019: begin reporting memoranda items M5(a) through M5(d) with the June 30, 2020 reporting date looking back two quarters (that is, report 1Q2020 and 2Q2020 actual data). For the June 30, 2020 and September 30, 2020 reporting dates, a pro-rata approach may be used to calculate the reported volumes for each quarter by applying an annualized factor. The pro-rata annualized factor may be applied until December 31, 2020, at which time four full quarters of information will be available to report.~~

~~Foreign banking organizations that will begin filing the FR Y-15 on June 30, 2020 based on the FBO's combined U.S. operations: begin reporting memoranda items M5(a) through M5(d) with the December 31, 2020 reporting date looking back two quarters (that is, report 3Q2020 and 4Q2020 actual data). For the December 31, 2020 and March 30, 2021 reporting dates, a pro-rata approach may be used to calculate the reported volumes for each quarter by applying an annualized factor. The pro-rata annualized factor may be applied until June 30, 2021, at which time four full quarters of information will be available to report.~~

~~Example of reporting annualized trading volume data: assume an IHC currently files the FR Y-15. The following table would describe reporting amounts for each date until four quarters of data are available:~~

Y-15 Report Date	Trading Volume Activity				Annualized Factor	Amount to report in Y-15
	1Q-2020	2Q-2020	3Q-2020	4Q-2020		
June 30, 2020	\$3B	\$2B	n/a	n/a	2x	\$10B
Sept. 30, 2020	\$3B	\$2B	\$2B	n/a	1.33x	\$9.3B
Dec. 31, 2020	\$3B	\$2B	\$2B	\$4B	n/a	\$11B

### ~~Line Item M5(a) Securities issued by public sector entities.~~

~~Report the total trading volume of securities issued by public sector entities (as defined in 12-CFR §217.2). Public sector entity (PSE) means a state, local authority, or other governmental subdivision below the sovereign level, including money market instruments, bills, bonds and other fixed income securities. Include securities issued or guaranteed by government~~

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sponsored agencies, multilateral development banks, and state and local governments (including political subdivisions of sovereign entities).

### **~~Line Item M5(b) Other fixed income securities.~~**

Report the total trading volume of other fixed income securities, including money market instruments, certificates of deposit, bills, bonds and other fixed income securities (i.e. other than those reported in item M5(a)) such as commercial paper, corporate bonds, syndicated corporate loans, covered bonds, convertible debt, and securitized products.

### **~~Line Item M5(c) Listed equities.~~**

Report the total trading volume of all publicly traded equities (as defined in CFR 12 §217.2), including American depository receipts (ADRs) and global depository receipts (GDRs), except for those already included item M5(a). Do not include derivative transactions (e.g., listed equity options). Report the gross sum of all transactions (e.g., trades, fills, executions) placed on an exchange over the year.

### **~~Line Item M5(d) Other securities.~~**

Report the total trading volume of all securities not already reported in above line items such as unlisted equity securities, preferred stock, trust preferred securities, and securities issued by investment funds (as defined in 12 CFR §217.2).

### **~~Line Item M6 Trading volume—fixed income.~~**

The sum of items M5(a) and M5(b).

### **~~Line Item M7 Trading volume—equities and other securities.~~**

The sum of items M5(c) and M5(d).

## **~~FBO Complexity Indicators~~**

### **~~Schedule K~~**

## ~~General Instructions~~

~~Schedule K is to be completed by FBOs.~~

### ~~Notional Amount of Over-the-Counter (OTC) Derivative Contracts~~

~~For items 1 and 2, do not include derivative contracts initiated via an exchange such as ICE, CME, or Eurex. For example, futures contracts would not be included.~~

~~a~~

#### ~~Line Item 1 OTC derivative contracts cleared through a central counterparty.~~

~~Report the notional amount outstanding of OTC derivative positions which 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.” For more information on derivatives, refer to ASC Topic 815, Derivatives and Hedging, and the FR Y-9C Glossary entry for “derivative contracts.”~~

~~Do not include cleared derivative transactions (i.e., transactions where the bank provides clearing services for clients executing trades via an exchange or with a CCP) where the bank is not a direct counterparty in the contract. When acting as a financial intermediary (i.e., where the reporting group is a counterparty to both the client and the CCP), report the notional amounts associated with each contract (i.e., the contract with the CCP and the contract with the client). In cases where a clearing member, acting as an agent, guarantees the performance of a CCP to a client, the associated notional amounts must be reported.~~

#### ~~Line Item 2 OTC derivative contracts settled bilaterally.~~

~~Report the notional amount outstanding of OTC derivative positions which will be settled bilaterally (i.e., without the use of a central counterparty). Include all types of risk categories and instruments (e.g., foreign exchange, interest rate, equity, commodities, and CDS). Report transactions regardless of whether they are part of a master netting agreement. For more information on derivatives, refer to ASC Topic 815, Derivatives and Hedging, and the FR Y-9C Glossary entry for “derivative contracts.”~~

#### ~~Line Item 3 Total notional amount of OTC derivative contracts.~~

~~The sum of items 1 and 2.~~

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## ~~Trading and Available for Sale (AFS) Securities~~

### ~~Line Item 4 Trading securities~~

~~Report the fair value of all securities classified as trading. Securities that are intended to be held principally for the purpose of selling them in the near term are classified as trading assets. Trading activity includes active and frequent buying and selling of securities for the purpose of generating profits on short-term fluctuations in price. Securities held for trading purposes must be reported at fair value. Do not include loans, derivatives, and non-tradable assets (e.g., receivables).~~

~~Report values on a gross long basis (i.e., do not net short positions against long positions). For long and short positions in the same CUSIP, report the long position prior to any CUSIP netting. For more information on trading securities, refer to ASC Topic 320, Investments—Debt and Equity Securities, and the FR Y-9C Glossary entry for “securities activities.”~~

### ~~Line Item 5 AFS securities~~

~~Report the fair value of all securities classified as AFS. Include AFS securities as defined in the FR Y-9C, Schedule HC, item 2(b). All debt securities not categorized as trading securities or held to maturity (HTM) must be reported as AFS. Do not include loans, derivatives and non-tradable assets (e.g., receivables). Report values on a gross long basis (i.e., do not net short positions against long positions). For long and short positions in the same CUSIP, report the long position prior to any CUSIP netting. For more information on AFS securities, refer to ASC Topic 320, Investments—Debt Securities, and the FR Y-9C Glossary entry for “securities activities.”~~

### ~~Line item 6 Equity securities with readily determinable fair values not held for trading~~

~~Report the fair value of equity securities with readily determinable fair values not held for trading (as defined in ASC Topic 321, Investments—Equity Securities). Do not include loans, derivatives and non-tradable assets (e.g., receivables). Do not include any equity securities captured in Item 4. Include equity securities with readily determinable fair values not held for trading as reported in the FR Y-9C, Schedule HC, item 2(c).~~

~~Report values on a gross long basis (i.e., do not net short positions against long positions). For long and short positions in the same CUSIP, report the long position prior to any CUSIP netting. For more information, refer to ASC Topic 321, Investments—Equity Securities.~~

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~~For foreign banking organizations that will begin filing the FR Y-15 on June 30, 2020 based on the FBO's combined U.S. operations: begin reporting this item with the December 31, 2020 reporting~~

~~**Line Item 7 Total trading, AFS and equity securities with readily determinable fair values not held for trading.**~~

~~The sum of items 4, 5, and 6.~~

~~**Line Item 8 Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 1 liquid assets.**~~

~~Report the gross fair value of all trading, AFS and equity securities with readily determinable fair values not held for trading captured in item 7 that qualify as level 1 liquid assets as set forth in the liquidity coverage ratio (LCR) (see 12 CFR 249.20(a)). Include qualifying securities even if they are not eligible high quality liquid assets (HQLA) according to 12 CFR 249.22.~~

~~**Line Item 9 Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 2 liquid assets, with haircuts.**~~

~~Report the gross fair value, after applying haircuts, of all trading, AFS and equity securities with readily determinable fair values not held for trading captured in item 7 that qualify as level 2A or level 2B liquid assets as set forth in the LCR (see 12 CFR 249.20(b)–(c)). Include qualifying securities even if they are not eligible HQLA according to 12 CFR 249.22. Report level 2A and level 2B liquid assets with haircuts of 15% and 50%, respectively (see 12 CFR 249.21(b)). Do not apply the caps outlined in 12 CFR 249.21(c)–(i).~~

~~**Line Item 10 Total adjusted trading, AFS and equity securities with readily determinable fair values not held for trading.**~~

~~Item 7 minus the sum of items 8 and 9.~~

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## ~~Level 3 Assets~~

### ~~Line Item 11 Assets valued for accounting purposes using Level 3 measurement inputs.~~

~~Report the gross fair value of all assets that are priced on a recurring basis on the balance sheet using Level 3 measurement inputs. ASC Topic 820, Fair Value Measurement, established a three-level fair value hierarchy that prioritizes inputs used to measure fair value based on observability. Level 3 fair value measurement inputs, while not readily observable in the market, are used to develop an exit price for the asset (or liability) from the perspective of a market participant. Therefore, Level 3 fair value measurement inputs reflect the reporting group's own assumptions about the assumptions that a market participant would use in pricing an asset (or liability) and should be based on the best information available under the given circumstances. Do not include assets that are measured at fair value for disclosure purposes only.~~

~~The level in the fair value hierarchy within which the fair value measurement is categorized is determined on the basis of the lowest level input that is significant to the fair value measurement in its entirety. If a fair value measurement uses observable inputs that require significant adjustment based on unobservable inputs, then this is considered a Level 3 measurement. For more information, refer to the FR Y 9C Glossary entry for "fair value."~~

## ~~Memoranda~~

### ~~Line Item M1 Held-to-maturity securities.~~

~~Report the amortized cost of all securities classified as held to maturity (HTM) (as defined in the FR Y 9C, Schedule HC, item 2(a)). This item includes all debt securities that an institution has the positive intent and ability to hold to maturity. For more information on HTM securities, refer to ASC Topic 320, Investments—Debt and Equity Securities, and the FR Y 9C Glossary entry for "securities activities."~~

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# ~~FBO Cross-Jurisdictional Activity Indicators Schedule L~~

## ~~General Instructions~~

~~Schedule L is to be completed by FBOs.~~

## ~~Cross-Jurisdictional Claims~~

### ~~Line Item 1 Foreign claims on an ultimate-risk basis.~~

~~Report the value of all claims over all sectors that, on an ultimate-risk basis, are cross-border claims on non-local residents or foreign-office claims on local residents (see FFIEC 009, Schedule C, Part II, Columns 1 through 10, Total Foreign Countries). Do not include claims from positions in derivative contracts (see FFIEC 009, Schedule D). For definitions, refer to the instructions for preparation of the FFIEC 009.~~

### ~~Line Item 1(a) Adjusted foreign claims on an ultimate-risk basis~~

~~Report the adjusted value of all claims over all sectors that, on an ultimate-risk basis, are cross-border claims on non-local residents or foreign-office claims on local residents (see FFIEC 009, Schedule C, Part II, Columns 1 through 10, Total Foreign Countries). Do not include claims from positions in derivative contracts (see FFIEC 009, Schedule D). Exposure amounts for claims with a foreign office reported in line item 1(a) should be calculated in accordance with the methodology for collateralized transactions in 12 CFR 217.37 of the capital rule and the definition of financial collateral in 12 CFR 217.2 of the capital rule.~~

## ~~Cross-Jurisdictional Liabilities~~

### ~~Line Item 2 Foreign liabilities (excluding local liabilities in local currency).~~

~~Report the sum of all foreign-office liabilities in non-local currency, all U.S. dollar liabilities to foreign residents, and all foreign currency liabilities to foreigners (see FFIEC 009, Schedule L, Column 1; TIC-BL-1, Column 7; and, TIC-BQ-2, Columns 1 and 2). Do not include liabilities from positions in derivative contracts. Include liabilities between a non-domestic office within the~~

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~~U.S. operations of the FBO and a domestic counterparty not included in the U.S. operations of the FBO. Include liabilities between a domestic office and foreign office of the FBO. For definitions, refer to the instructions for preparation of the FFIEC 009 and the Treasury International Capital (TIC) B Reports.~~

~~**Line Item 2(a) Any foreign liabilities to foreign offices included in item 2.**~~

~~Report the value of any intercompany liabilities included in item 2 (i.e., liabilities that are to the reporting group's own foreign offices) (see TIC BL-1, Column 8, and the liabilities to related offices reported as part of TIC BQ-2, Columns 1 and 2). For definitions, refer to the instructions for preparation of the TIC B Reports.~~

~~**Line Item 3 Local liabilities in local currency.**~~

~~Report the value of all foreign office liabilities in local currency (see FFIEC 009, Schedule L, Column 2). Do not include liabilities from positions in derivative contracts. Do not include intercompany liabilities. For definitions, refer to the instructions for the preparation of the FFIEC 009.~~

~~**Line Item 4 Total cross-jurisdictional liabilities.**~~

~~The sum of items 2 and 3 minus item 2(a).~~

~~**Line Item 5 Cross-jurisdictional activity**~~

~~The sum of items 1(a) and 4.~~

~~**Memoranda**~~

~~For foreign banking organizations that will begin filing the FR Y-15 on June 30, 2020 based on the FBO's combined U.S. operations: begin reporting memorandum items M1-M5 with the June 30, 2020 reporting date.~~

~~**Line Item M1 Foreign derivative claims on an ultimate-risk basis.**~~

~~Report the positive fair value of all claims over all sectors from positions in derivative contracts that, on an ultimate-risk basis, are cross-border claims on non-local residents or foreign office claims on local residents (see FFIEC 009, Schedule D, Columns 1 through 4, Total Foreign Countries). For this item, only include derivative positions with net positive fair values consistent with the instructions for preparation of the FFIEC 009.~~

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For definitions, also refer to the instructions for preparation of the FFIEC 009.

### **~~Line Item M2 Total cross-jurisdictional claims.~~**

~~The sum of items 1 and M1~~

### **~~Line Item M3 Foreign derivative liabilities on an immediate-counterparty basis.~~**

~~Report the fair value of all consolidated liabilities from positions in derivatives contracts that, on an immediate counterparty basis, are cross border liabilities.~~

~~Include the derivative liabilities of foreign offices. 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.~~

~~Negative fair values from positions in derivatives contracts may be offset against positive fair values if, and 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 netting sets with a net negative fair value. Netting sets with a positive fair value are captured in item M1. Report liabilities from positions in derivatives contracts gross of any collateral in the form of cash, equity securities, and debt securities.~~

~~For definitions, refer to the instructions for preparation of the FFIEC 009.~~

### **~~Line Item M4 Consolidated foreign liabilities on an immediate-counterparty basis, excluding derivative liabilities.~~**

~~Report the value of all consolidated non-derivative liabilities that, on an immediate-counterparty basis, are cross border liabilities.~~

~~Include the liabilities of foreign offices (see FFIEC 009, Schedule L, Column 3, Total Foreign Countries and United States). Include the liabilities of U.S. offices to foreign counterparties regardless of whether the foreign counterparty is located inside or outside the United States.~~

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~~Do not include liabilities from positions in derivative contracts, which are reported separately in item M3. Do not include registered securities issued by the bank. Do not include liabilities between entities within the reporting group.~~

~~For definitions, refer to the instructions for preparation of the FFIEC 009.~~

~~**Line Item M5 Total cross-jurisdictional liabilities, including derivatives.**~~

~~The sum of items M3 and M4.~~

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# ~~FBO Ancillary Indicators~~

## ~~Schedule M~~

### ~~General Instructions~~

~~Schedule M is to be completed by FBOs.~~

### ~~Ancillary Indicators~~

#### ~~Line Item 1 Total liabilities.~~

~~Report total liabilities (as defined in the FR Y-9C, Schedule HC, item 21).~~

#### ~~Line Item 2 Retail funding.~~

~~Report total deposits less the sum of deposits from depository institutions, deposits from central banks, and any other deposits (including certificates of deposit) not held by retail customers or small businesses. Small business customers are those customers with less than \$1 million in consolidated deposits that are managed as retail customers and are generally considered as having similar liquidity risk characteristics to retail accounts. For more information on deposits, see the FR Y-9C Glossary entry for “deposits.”~~

#### ~~Line Item 3 Total gross revenue.~~

~~Report total gross revenue, which is defined as interest income plus noninterest income (FR Y-9C, Schedule HI, item 1(h) plus item 5(m)).~~

#### ~~Line Item 4 Total net revenue.~~

~~Report total net revenue, which is defined as interest income plus noninterest income minus interest expense (FR Y-9C, Schedule HI, item 1(h) plus item 5(m) minus item 2(f)).~~

#### ~~Line Item 5 Foreign net revenue.~~

~~Report the net revenue, defined as interest income plus noninterest income minus interest expense, from all foreign offices. For purposes of this report, a foreign office is a branch or office of a U.S. entity that is located outside of the U.S. Branches of bank subsidiaries located on~~

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~~military facilities belonging to the parent FBO's home country, wherever located, are not considered foreign offices.~~

### ~~**Line Item 6 Gross value of cash provided and gross fair value of securities provided in securities financing transactions (SFTs).**~~

~~Report the gross value of all cash provided and the gross fair value of all securities provided in the outgoing legs of securities financing transactions. Only include transactions completed by the reporting group on its own behalf. Include variation margin provided, but do not include any counterparty netting. Include the outgoing legs associated with repurchase and reverse repurchase agreements, and securities lending and borrowing. Do not include outgoing legs associated with conduit lending and margin lending transactions.~~

### ~~**Line Item 7 Gross value of cash received and gross fair value of securities received in SFTs.**~~

~~Report the gross value of all cash received and the gross fair value of all securities received in the incoming legs of securities financing transactions. Only include transactions completed by the reporting group on its own behalf. Include variation margin received, but do not include any counterparty netting. Include the incoming legs associated with repurchase and reverse repurchase agreements, and securities lending and borrowing. Do not include incoming legs associated with conduit lending and margin lending transactions.~~

### ~~**Line Item 8 Gross positive fair value of over-the-counter (OTC) derivative contracts.**~~

~~Report the gross positive fair value of all OTC derivative contracts (i.e., contracts not initiated via an exchange). Do not include any counterparty netting.~~

### ~~**Line Item 9 Gross negative fair value of OTC derivative contracts.**~~

~~Report the gross negative fair value of all OTC derivative contracts not initiated via an exchange. Do not include any counterparty netting.~~

### ~~**Line Item 10 Number of jurisdictions.**~~

~~Report the number of countries, including the home jurisdiction, where the U.S. operations of the FBO have a branch, a subsidiary, or other entity that is, or would be, consolidated under GAAP. Determine the jurisdiction using the physical address of the branch, subsidiary, or other~~

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~~consolidated entity. Include offshore financial centers (e.g., Cayman Islands and Hong Kong-SAR) as separate jurisdictions.~~

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# ~~FBO Short-Term Wholesale Funding Indicator~~

## ~~Schedule N~~

### ~~General Instructions~~

~~Schedule N is to be completed by FBOs. This schedule uses the netting instructions and rules of consolidation from the FR 2052a.~~

~~Unless otherwise specified in the line item instructions, for the items in Schedule N, report the average value calculated over the last twelve months (e.g., data reported as of March would include observations made from April 1 of the previous year through March 31 of the current year). Banking organizations that have reported the Complex Institution Liquidity Monitoring Report (FR 2052a) daily for the last twelve months must report the average value using daily data for the U.S. operations of the FBO. All other respondents must report the average value using monthly data (i.e., provide the average of the twelve month end balances within the last four quarters).~~

~~Note that the values associated with each item are divided into four maturity buckets. Report funding with a remaining maturity of 30 days or less, along with funding with no maturity date, in column A for U.S. intermediate holding companies, and in column B for the combined U.S. operations of the FBO. Report funding with a remaining maturity of 31 to 90 days in column C for U.S. intermediate holding companies, and in column D for the combined U.S. operations of the FBO. Report funding with a remaining maturity of 91 to 180 days in column E for U.S. intermediate holding companies, and in column F for the combined U.S. operations of the FBO. Finally, report funding with a remaining maturity of 181 to 365 days in column G for U.S. intermediate holding companies, and in column H for the combined U.S. operations of the FBO.~~

### ~~Short Term Wholesale Funding~~

#### ~~Line Item 1 First tier:~~

##### ~~Line Item 1(a) Funding secured by level 1 liquid assets.~~

~~Report the value of secured funding transactions secured by level 1 liquid assets. For more information, see the Glossary entry for "secured funding transaction." For the definition of level 1 liquid assets, see 12 CFR 249.20.~~

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**~~Line Item 1(b) Retail brokered deposits and sweeps.~~**

~~Report the value of brokered deposits and sweeps provided by retail customers or counterparties. For more information, see the Glossary entries for “brokered deposit” and “sweep deposit.”~~

**~~Line Item 1(c) Unsecured wholesale funding obtained outside of the financial sector.~~**

~~Report the value of unsecured wholesale funding where the customer or counterparty is not a financial sector entity or a consolidated subsidiary of a financial sector entity (as defined in 12 CFR 249.3). For more information, see the Glossary entry for “unsecured wholesale funding.”~~

**~~Line Item 1(d) Firm short positions involving level 2B liquid assets or non-HQLA.~~**

~~Report the value of firm short positions involving level 2B liquid assets or assets that do not qualify as high-quality liquid assets (HQLA). For the list of assets that are level 2B liquid assets and a definition of HQLA, see 12 CFR 249.20 and 249.3, respectively.~~

**~~Line Item 1(e) Total first tier short-term wholesale funding.~~**

~~The sum of items 1(a) through 1(d).~~

**~~Line Item 2 Second tier:~~**

**~~Line Item 2(a) Funding secured by level 2A liquid assets.~~**

~~Report the value of secured funding transactions secured by level 2A liquid assets. For more information, see the Glossary entry for “secured funding transaction.” For the list of assets that are level 2A liquid assets, see 12 CFR 249.20.~~

**~~Line Item 2(b) Covered asset exchanges (level 1 to level 2A).~~**

~~Report the fair value of assets that must be returned under covered asset exchanges where a level 1 liquid asset will be exchanged for a level 2A liquid asset. For more information, see the Glossary entry for “covered asset exchanges.” For the list of assets that are level 1 and level 2A liquid assets, see 12 CFR 249.20.~~

**~~Line Item 2(c) Total second tier short-term wholesale funding.~~**

~~The sum of items 2(a) and 2(b).~~

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### ~~Line Item 3 Third tier:~~

#### ~~Line Item 3(a) Funding secured by level 2B liquid assets.~~

~~Report the value of secured funding transactions secured by level 2B liquid assets. For more information, see the Glossary entry for "secured funding transaction." For the list of assets that are level 2B liquid assets, see 12 CFR 249.20.~~

#### ~~Line Item 3(b) Other covered asset exchanges.~~

~~Report the fair value of assets that must be returned under covered asset exchanges not already captured in item 2(b). For more information, see the Glossary entry for "covered asset exchanges."~~

#### ~~Line Item 3(c) Unsecured wholesale funding obtained within the financial sector.~~

~~Report the value of unsecured wholesale funding where the customer or counterparty is a financial sector entity or a consolidated subsidiary of a financial sector entity (as defined in 12 CFR 249.3). For more information, see the Glossary entry for "unsecured wholesale funding."~~

#### ~~Line Item 3(d) Total third tier short-term wholesale funding.~~

~~The sum of items 3(a) through 3(c).~~

### ~~Line Item 4 All other components of short-term wholesale funding.~~

~~Report the value of secured funding transactions secured by assets that do not qualify as HQLA. For more information, see the Glossary entry for "secured funding transaction." For the definition of HQLA, see 12 CFR 249.3.~~

### ~~Line Item 5 Total short-term wholesale funding, by maturity.~~

~~Column A-B: The sum of 0.25 times item 1(e), 0.5 times item 2(c), 0.75 times item 3(d), and item 4.~~

~~Column C-D: The sum of 0.1 times item 1(e), 0.25 times item 2(c), 0.5 times item 3(d), and 0.75 times item 4.~~

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~~Column E-F: The sum of zero times item 1(e), 0.1 times item 2(c), 0.25 times item 3(d), and 0.5 times item 4.~~

~~Column G-H: The sum of zero times item 1(e), zero times item 2(c), 0.1 times item 3(d), and 0.25 times item 4.~~

~~**Line Item 6 Total short-term wholesale funding.**~~

~~Column A: Report the sum of A, C, E, and G in Item 5.~~

~~Column B: Report the sum of B, D, F, and H in Item 5.~~

~~**Line Item 7 Average risk-weighted assets.**~~

~~This line item is only reported for IHCs in Column A. Do not report this item in Column B. Report the average total risk-weighted assets value over the previous four quarters, using quarterly data. For each quarter, use the total risk-weighted assets amount associated with the lower of the two risk-based capital ratios in that quarter. For more information, see FR Y-9C, Schedule HC-R, items 46a and 46b.~~

~~**Line Item 8 Short-term wholesale funding metric.**~~

~~Item 6 divided by item 7.~~

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# Glossary

The definitions in this Glossary apply to the *Systemic Risk Report* (FR Y-15) and are not necessarily applicable for other regulatory or legal purposes. Any accounting discussions in this glossary are relevant to the preparation of this report and are not intended to constitute a comprehensive presentation on bank accounting or on generally accepted accounting principles. For purposes of this glossary, the FASB Accounting Standards Codification is referred to as “ASC.”

## Assets under Management

Assets under management are securities or other assets that are managed by a banking organization or subsidiary of the banking organization on behalf of a customer for which the reporting banking organization or the subsidiary acts as investment adviser. For more information, see FR Y-9C, Schedule HC-M, item 16.

## Assets under Administration

Assets under administration are securities or other assets for which a banking organization or subsidiary of the banking organization is contractually obligated to provide an administration service (e.g., back office administration and recordkeeping services).

## Assets under Custody

Assets under custody are securities or other assets that are held by a banking organization or subsidiary of the banking organization on behalf of a customer under a safekeeping arrangement. For additional information see the FR Y-9C glossary entry for “Custody Account.”

## Bank Holding Company

Bank holding company is defined in 12 CFR 252.2.

## Brokered Deposit

Brokered deposit is defined in 12 CFR 249.3.

## Category I Banking Organization

~~Pursuant to 12 CFR 252.5, a domestic~~ U.S. banking organization identified as a global systemically important ~~BHC~~bank (“~~G-SIB~~”GSIB”) pursuant to 12 CFR 217.402.

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## Category II Banking Organization

~~A Category II bank holding company, Category II foreign banking organization, or Category II intermediate holding company, as defined by Pursuant to 12 CFR 252.52, or a Category II savings and loan holding company, as defined by 12 CFR 238.102, (a) a domestic U.S. banking organization or U.S. intermediate holding company with \$700 billion or more in total consolidated assets; (b) a foreign banking organization with \$700 billion or more in combined U.S. assets; (c) a domestic U.S. banking organization or U.S. intermediate holding company with at least \$100 billion in total consolidated assets and \$75 billion or more in cross-jurisdictional activity; or (d) a foreign banking organization with at least \$100 billion in combined U.S. assets and \$75 billion or more in cross-jurisdictional activity.~~

## Category III Banking Organization

~~A Category III bank holding company, Category III foreign banking organization, or Category III intermediate holding company, as defined by Pursuant to 12 CFR 252.52, or a Category III savings and loan holding company, as defined by 12 CFR 238.102, (a) a domestic U.S. banking organization or U.S. intermediate holding organization company with \$250 billion or more in total consolidated assets; (b) a foreign banking organization with \$250 billion or more in combined U.S. assets, (c) a domestic U.S. banking organization or U.S. intermediate holding company with at least \$100 billion in total consolidated assets and at least \$75 billion in one of three risk-based indicators (nonbank assets, weighted short-term wholesale funding, or off-balance sheet exposure); or (d) a foreign banking organization with at least \$100 billion in combined U.S. assets and at least \$75 billion in at least one of three risk-based indicators (nonbank assets, weighted short-term wholesale funding, or off-balance sheet exposure).~~

## Central Counterparty

Central counterparties are entities (e.g., a clearing house) that facilitate trades between counterparties in one or more financial markets by either guaranteeing trades or novating contracts.

## Certificate of Deposit

Certificates of deposit are time deposits where the bank issues a receipt for the funds specifying that they are payable on a specific date seven or more days in the future. For additional information, refer to the FR Y-9C Glossary entry for “Deposits.”

## Commercial Paper

Commercial paper consists of short-term negotiable promissory notes that mature in 270 days or less. Commercial paper may be backed by a standby letter of credit from a bank, as in the case of documented discounted notes.

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## Conduit Securities Lending Transaction

In conduit securities lending transactions, a banking organization borrows securities from one party and directly on-lends the identical securities to another party. The banking organization acts as an intermediary between the security owner and the ultimate borrower, essentially substituting the banking organization's own credit for that of the borrower. The securities in question must not be part of a general inventory available for onward lending. Instead, the banking organization will only obtain the securities at such time as it can directly fulfil an outstanding order from the ultimate borrower.

## **Consolidated Subsidiary**

A consolidated subsidiary is defined in 12 CFR 249.312 CFR 249.3 and is generally a company that is consolidated on the balance sheet of a banking organization or other company under GAAP.

## **Covered Asset Exchange**

A covered asset exchange is a transaction in which a banking organization has provided assets of a given liquidity category to a counterparty in exchange for assets of a higher liquidity category, and the banking organization and the counterparty agreed to return such assets to each other at a future date. Categories of assets, in descending order of liquidity, are level 1 liquid assets, level 2A liquid assets, level 2B liquid assets, and assets that are not high-quality liquid assets (HQLA). Covered asset exchanges do not include secured funding transactions. ~~For the list of assets that are level 1, level 2A, and level 2B liquid assets and a definition of HQLA, see 12 CFR 249.20 and 249.3, respectively.~~

## **Covered Savings and Loan Holding Company**

Covered savings and loan holding company is defined in 12 CFR 238.2.

## **Custodian**

For the purposes of the FR Y-15, a custodian is defined as a bank or other organization (e.g., for example, a securities firms and/or trust companies) that manages or administers the custody or safekeeping of stock certificates, debt securities, cash, or other assets for institutional and private investors.

## Financial Sector Entity

A financial sector entity is defined in 12 CFR 249.3.

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## **High-Quality Liquid Asset (HQLA)**

A high-quality liquid asset is defined in 12 CFR 249.3.

## **Level 1 Liquid Asset**

A Level 1 liquid asset is an asset that qualifies as a level 1 liquid asset pursuant to 12 CFR 249.20(a).

## **Level 2A Liquid Asset**

A Level 2A liquid asset is an asset that qualifies as a level 2A liquid asset pursuant to 12 CFR 249.20(b).

## **Level 2B Liquid Asset**

A Level 2B liquid asset is an asset that qualifies as a level 2B liquid asset pursuant to 12 CFR 249.20(c).

## **Non-U.S. affiliate**

Subsidiaries, associated companies, and corporate joint ventures of a respondent, as those terms as defined in the Glossary of the FR Y-9C, that are located outside the United States.

## **Operational Deposit**

An operational deposit is defined in 12 CFR 249.3.

## **Retail Customer or Counterparty**

A retail customer or counterparty is defined in 12 CFR 249.3.

## **Qualifying Cash Variation Margin**

Qualifying cash variation margin is cash variation margin (i.e., the cash collateral recognized to reduce the mark-to-fair value of derivative contracts) that satisfies ~~all of the following~~the conditions in paragraphs (c)(2)(iii)(C) through (G) of 12 CFR 217.10.:

- ~~1. For derivative contracts that are not cleared through a qualifying central counterparty (QCCP), the cash collateral received by the recipient counterparty is not segregated;~~

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- ~~2. Variation margin is calculated and transferred on a daily basis based on the mark-to-fair value of the derivative contract;~~
  - ~~3. The variation margin transferred under the derivative contract or the governing rules for a cleared transaction is the full amount that is necessary to fully extinguish the current credit exposure amount to the counterparty of the derivative contract, subject to the threshold and minimum transfer amounts applicable to the counterparty under the terms of the derivative contract or the governing rules for a cleared transaction;~~
  - ~~4. The variation margin is in the form of cash in the same currency as the currency of settlement set forth in the derivative contract, provided that, for purposes of this paragraph, currency of settlement means any currency for settlement specified in the qualifying master netting agreement, the credit support annex to the qualifying master netting agreement, or in the governing rules for a cleared transaction; and~~
  - ~~5. The derivative contract and the variation margin are governed by a qualifying master netting agreement between the legal entities that are the counterparties to the derivative contract or by the governing rules for a cleared transaction. The qualifying master netting agreement or the governing rules for a cleared transaction must explicitly stipulate that the counterparties agree to settle any payment obligations on a net basis, taking into account any variation margin received or provided under the contract if a credit event involving either counterparty occurs.~~

## Secured Funding Transaction

Secured funding transaction is defined in 12 CFR 249.3.

## Short Position

A short position is a transaction in which a banking organization has borrowed or otherwise obtained a security from a counterparty, which was then sold to another counterparty, and the banking organization must return the security to the initial counterparty in the future.

## Sweep Deposit

A sweep deposit is defined in 12 CFR 249.3, ~~a deposit held at a banking organization by a customer or counterparty through a contractual feature that automatically transfers to the banking organization from another regulated financial company at the close of each business day amounts identified under the agreement governing the account from which the amount is being transferred.~~

## Unsecured Wholesale Funding

Unsecured wholesale funding is defined in 12 CFR 249.3.

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## U.S. Bank Holding Company

U.S. bank holding company is defined in 12 CFR 252.2.

## U.S. Covered Savings and Loan Holding Company

U.S. covered savings and loan holding company means a banking organization, as is defined in 12 CFR 238.2.

## Wholesale Customer or Counterparty

Wholesale customer or counterparty ~~means a customer or counterparty that is not a retail customer or counterparty, (as that term is~~ defined in 12 CFR 249.3).