

Board of Governors of the Federal Reserve System



Banking Organization Systemic Risk Report—FR Y-15

Report at the close of business as of the last calendar day of the year.

This report is authorized by section 5 of the Bank Holding Company Act (12 U.S.C. § 1844).

The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: Each banking organization's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the *Banking Organization Systemic Risk Report*. The *Banking Organization Systemic Risk Report* is to be prepared in accordance with instructions provided by the Federal Reserve System. The *Banking Organization Systemic Risk Report* must be signed and attested by the Chief Financial Officer (CFO) of the reporting banking organization (or by the individual performing this equivalent function).

Date of Report: _____
Month / Day / Year (RISK 9999)

I, the undersigned CFO (or equivalent) of the named banking organization, attest that the *Banking Organization Systemic Risk Report* (including the supporting schedules) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and is true and correct to the best of my knowledge and belief.

Printed Name of Chief Financial Officer (or Equivalent) (RISK C490)

Legal Title of Bank Holding Company (RSSD 9017)

Signature of Chief Financial Officer (or Equivalent)

(Mailing Address of the Bank Holding Company) Street / PO Box (RSSD 9028)

Date of Signature (MM/DD/YYYY) (RISK J196)

City (RSSD 9130) State (RSSD 9200) Zip Code (RSSD 9220)

Person to whom questions about this report should be directed:

Name / Title (RISK 8901)

Area Code / Phone Number (RISK 8902)

Area Code / FAX Number (RISK 9116)

E-mail Address of Contact (RISK 4086)

Banking organizations must maintain in their files a manually signed and attested printout of the data submitted.

The ongoing public reporting burden for this information collection is estimated to average 295 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0352), Washington, DC 20503.

Schedule A—Size Indicator

		U.S. Dollar Amounts in Thousands				
		RISK	Tril	Bil	Mil	Thou
Total Exposures						
1. On-balance-sheet items:						
a. Total assets		2170				1.a.
b. Securities financing transactions (SFTs):						
(1) Net value of SFTs.....		B989				1.b.(1)
(2) Gross value of SFTs		M334				1.b.(2)
(3) Securities received as collateral in securities lending		M335				1.b.(3)
(4) Cash collateral received in conduit securities lending transactions		M336				1.b.(4)
c. Derivatives:						
(1) Derivative exposures with a net positive fair value		M337				1.c.(1)
(2) Cash collateral netted against the derivative exposures in item 1.c.(1).....		M338				1.c.(2)
d. Total on-balance-sheet items (sum of items 1.a, 1.b.(2), and 1.c.(2), minus the sum of items 1.b.(1) and 1.b.(3))		N506				1.d.
2. Derivatives and off-balance-sheet items:						
a. Counterparty risk exposures:						
(1) Counterparty exposure of SFTs.....		N507				2.a.(1)
(2) Potential future exposure of derivative contracts		M339				2.a.(2)
b. Credit derivatives:						
(1) Notional amount of credit derivatives sold.....		M340				2.b.(1)
(2) Credit derivatives sold net of related credit protection bought.....		M341				2.b.(2)
(3) Credit derivatives sold net of related credit protection bought, adjusted for maturity		N508				2.b.(3)
c. Notional amount of off-balance-sheet items with a 0% credit conversion factor (CCF)		M342				2.c.
(1) Unconditionally cancellable credit card commitments		M343				2.c.(1)
(2) Other unconditionally cancellable commitments		M344				2.c.(2)
d. Notional amount of off-balance-sheet items with a 20% CCF		M718				2.d.
e. Notional amount of off-balance-sheet items with a 50% CCF		M346				2.e.
f. Notional amount of off-balance-sheet items with a 100% CCF.....		M347				2.f.
g. Total off-balance-sheet items (sum of items 2.a.(1), 2.a.(2), 2.c, and 2.d through 2.f, minus 0.9 times the sum of items 2.c.(1) and 2.c.(2)).....		M348				2.g.
3. Regulatory adjustments		M349				3.
4. Total exposures (sum of items 1.d and 2.g, minus item 3).....		M350				4.

Schedule B—Interconnectedness Indicators

		U.S. Dollar Amounts in Thousands				
		RISK	Bil	Mil	Thou	
Intra-Financial System Assets						
1. Funds deposited with or lent to unaffiliated financial institutions						
a. Certificates of deposit		M351				1.
		M355				1.a.
2. Undrawn committed lines extended to unaffiliated financial institutions						
		J458				2.
3. Holdings of securities issued by unaffiliated financial institutions:						
a. Secured debt securities		M352				3.a.
b. Senior unsecured debt securities		M353				3.b.
c. Subordinated debt securities		M354				3.c.
d. Commercial paper.....		M345				3.d.
e. Stock (including par and surplus of common and preferred shares)		M356				3.e.
f. Offsetting short positions in relation to the specific stock holdings included in item 3.e.....		M357				3.f.
4. Net positive current exposure of securities financing transactions (SFTs) with unaffiliated financial institutions						
		M358				4.
5. Over-the-counter (OTC) derivatives with unaffiliated financial institutions that have a net positive fair value:						
a. Net positive fair value		M359				5.a.
b. Potential future exposure.....		M360				5.b.
6. Total intra-financial system assets (sum of items 1, 2 through 3.e, 4, 5.a, and 5.b, minus item 3.f)						
		M362				6.

Schedule B—Continued

		U.S. Dollar Amounts in Thousands				
		RISK	Bil	Mil	Thou	
Intra-Financial System Liabilities						
7. Deposits due to unaffiliated financial institutions (including undrawn committed lines):						
a. Deposits due to depository institutions.....	M363					7.a.
b. Deposits due to non-depository financial institutions.....	M364					7.b.
c. Undrawn committed lines obtained from unaffiliated financial institutions	M365					7.c.
8. Net negative current exposure of SFTs with unaffiliated financial institutions	M366					8.
9. OTC derivatives with unaffiliated financial institutions that have a net negative fair value:						
a. Net negative fair value.....	M367					9.a.
b. Potential future exposure.....	M368					9.b.
10. Total intra-financial system liabilities (sum of items 7.a through 9.b).....	M370					10.
Securities Outstanding						
11. Secured debt securities	M371					11.
12. Senior unsecured debt securities.....	M372					12.
13. Subordinated debt securities	M373					13.
14. Commercial paper	2309					14.
15. Certificates of deposit.....	M374					15.
16. Common equity	M375					16.
17. Preferred shares and other forms of subordinated funding not captured in item 13.....	N509					17.
18. Total securities outstanding (sum of items 11 through 17).....	M376					18.

Schedule C—Substitutability Indicators

		U.S. Dollar Amounts in Thousands					
		RISK	Tril	Bil	Mil	Thou	
Payments Activity							
1. Payments made in the reporting year:							
a. Australian dollars (AUD).....	M377						1.a.
b. Brazilian real (BRL).....	M378						1.b.
c. Canadian dollars (CAD)	M379						1.c.
d. Swiss francs (CHF)	M380						1.d.
e. Chinese yuan (CNY).....	M381						1.e.
f. Euros (EUR)	M382						1.f.
g. British pounds (GBP).....	M383						1.g.
h. Hong Kong dollars (HKD)	M384						1.h.
i. Indian rupee (INR).....	M385						1.i.
j. Japanese yen (JPY)	M386						1.j.
k. Swedish krona (SEK).....	M387						1.k.
l. United States dollars (USD)	M388						1.l.
m. All currencies not listed above	M389						1.m.
2. Payments activity (sum of items 1.a through 1.l)	M390						2.
Assets Under Custody							
3. Assets held as a custodian on behalf of customers.....	M405						3.

		U.S. Dollar Amounts in Thousands				
		RISK	Bil	Mil	Thou	
Underwritten Transactions in Debt and Equity Markets						
4. Equity underwriting activity	M406					4.
5. Debt underwriting activity	M407					5.
6. Total underwriting activity (sum of items 4 and 5).....	M408					6.

Schedule D—Complexity Indicators

		U.S. Dollar Amounts in Thousands					
		RISK	Tril	Bil	Mil	Thou	
Notional Amount of Over-the-Counter (OTC) Derivatives							
1. OTC derivatives cleared through a central counterparty	M409						1.
2. OTC derivatives settled bilaterally	M410						2.
3. Total notional amount of OTC derivatives (sum of items 1 and 2)	M411						3.

		U.S. Dollar Amounts in Thousands					
		RISK	Bil	Mil	Thou		
Trading and Available-for-Sale (AFS) Securities							
4. Trading securities	M412						4.
5. AFS securities	1773						5.
6. Total trading and AFS securities (sum of items 4 and 5)	M414						6.
7. Trading and AFS securities that meet the definition of level 1 assets	N510						7.
8. Trading and AFS securities that meet the definition of level 2 assets, with haircuts	N511						8.
9. Total adjusted trading and AFS securities (item 6 minus items 7 and 8)	N255						9.
Level 3 Assets							
10. Assets valued using Level 3 measurement inputs	G506						10.

Schedule E—Cross-Jurisdictional Activity Indicators

		U.S. Dollar Amounts in Thousands					
		RISK	Bil	Mil	Thou		
Cross-Jurisdictional Claims							
1. Foreign claims on an ultimate-risk basis	M422						1.
Cross-Jurisdictional Liabilities							
2. Foreign liabilities (excluding local liabilities in local currency)	M423						2.
a. Any foreign liabilities to related offices included in item 2	M424						2.a.
3. Local liabilities in local currency	M425						3.
4. Total cross-jurisdictional liabilities (sum of items 2 and 3, minus item 2.a)	M426						4.

Schedule F—Ancillary Indicators

		U.S. Dollar Amounts in Thousands					
		RISK	Tril	Bil	Mil	Thou	
Ancillary Indicators							
1. Total liabilities	2948						1.
2. Retail funding	M427						2.
3. Total net revenue	M428						3.
4. Foreign net revenue	M429						4.
5. Total gross revenue	M430						5.
6. Peak equity market capitalization	M431						6.
7. Gross value of cash lent and gross fair value of securities lent in securities financing transactions (SFTs)	M432						7.
8. Gross value of cash borrowed and gross fair value of securities borrowed in SFTs	M433						8.
9. Gross positive fair value of over-the-counter (OTC) derivatives transactions	M434						9.
10. Gross negative fair value of OTC derivatives transactions	M435						10.
11. Unsecured settlement/clearing lines provided	M436						11.
12. Held-to-maturity securities	1754						12.
		Number in Single Units					
13. Number of jurisdictions	M437						13.

Optional Narrative Statement

The management of the reporting banking organization has the option to submit a public statement regarding the values reported 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").

	RISK		
1. Narrative statement	6980		1.