

## FR 2052a

### GENERAL INSTRUCTIONS

#### Purpose

The FR 2052a report collects data elements that will enable the Federal Reserve to assess the ability of firms to meet their liquidity needs under stressed market conditions.

#### Who Must Report

Large financial institutions with material operations within the U.S. should submit this report on an ongoing basis as part of the supervisory monitoring process. U.S. bank holding companies (BHCs) designated by the Financial Stability Board as Global Systematically Important Banks (G-SIBs) and foreign banking organizations (FBOs) with U.S. broker-dealer assets greater than \$100 billion would report on the FR 2052a daily and on occasion, respectively. Once an FBO reaches or exceeds the threshold and begins filing the FR 2052a, it should continue to file the FR 2052a. If an FBO's U.S. broker-dealer assets should subsequently fall to less than the threshold for four consecutive quarters, then the FBO may not be required to file the FR 2052a. Calculations for determining an institution's asset size will be same as utilized in the Form Y9-C.

#### For Domestic Firms

A report must be submitted for the consolidated entity, the parent company only, and for all banks, broker dealers and U.S. and non-U.S. non-bank entities that are material contributors to the firm's funding and liquidity operations. Institutions should consult with the onsite

supervisory teams to determine which material legal entities should be reported.

The report is divided into multiple sections, where cash flows are reported by each material entity listed above, including the consolidated entity and parent company. Furthermore, there is a "contingency/pricing" section that is only completed for the consolidated entity.

#### For Foreign Firms

FBOs should report for their consolidated U.S. operations, as well as for material entities managed within the U.S. Institutions should consult with the onsite supervisory teams to determine which material legal entities should be reported.

#### Scope of the Consolidated Entity

For purposes of reporting the consolidated entity, the firm should consolidate its subsidiaries on the same basis as it does for its annual reports to the SEC or, for those firms that do not file reports with the SEC, on the same basis as described in U.S. Generally Accepted Accounting Principles (GAAP). Generally, under the rules for consolidation established by the SEC and by GAAP, firms should consolidate any company in which it owns more than 50 percent of the outstanding voting stock.

*For purposes of reporting a Consolidated FBO should report the FBO U.S. Branch and Agency network along with other material non-bank FBO entities within the U.S. as one entity.* In general, non-U.S. entities are not required to report on FR 2052, however, affiliated Cayman and Nassau should report as stand-alone entities given the role they play in funding transactions for U.S. operations. *Do not include activity of the Cayman and Nassau Branches of FBOs in the consolidated U.S. entity*

Institutions should consult with the on-site supervisory team about legal entity reporting for a conduit or Special Purpose Vehicle (SPV). It should be noted that consolidation may not follow GAAP reporting.

## **Rules of Consolidation**

For purposes of this report, the consolidated entity will report all offices (i.e., branches, subsidiaries, affiliates, Variable Interest Entities (VIEs), and International Banking Facilities (IBFs) that are within the scope of the consolidated firm as defined above, on a consolidated basis. Unless the instructions specifically state otherwise, this consolidation shall be on a line-by-line basis. As part of the consolidation process, the results of all transactions and all intercompany balances between offices, subsidiaries, and other entities included in the scope of the consolidated firm are to be eliminated in the consolidation and must be excluded from the consolidated report.

For purposes of this report, each material legal entity required to report will report on a consolidated basis. Intercompany transactions between offices of the legal entity should be eliminated in consolidation.

Any reference throughout these instructions to “affiliates”, “subsidiaries”, and “legal entities” apply to all offices included under the consolidated entity, as described above.

## **Counterparties**

For purposes of this report, for U.S. domestic firms external counterparties are defined as 3<sup>rd</sup> party entities that do not have any relation to the firm, i.e., they are not offices that fall within the scope of the consolidated entity Internal counterparties refer to all offices that are within

the scope of the consolidated reporting entity as defined above.

For FBOs, external counterparties are 3<sup>rd</sup> parties that do not have any relationship to the firm. For FBOs, internal counterparties should capture transactions between the U.S. entities and all affiliates globally.

## **Where to Submit Reports**

Reports should be submitted electronically to the Federal Reserve Bank of New York at [nybsg.liquidity\\_data@ny.frb.org](mailto:nybsg.liquidity_data@ny.frb.org). Institutions should consult with the on-site supervisory teams for submission instructions to OCC and FDIC.

## **Frequency of Reporting**

### Domestic Firms:

All reporting institutions should report positions as of close of business each day (as-of date=T). A file should be submitted for every day the Fedwire®<sup>1</sup> is open. For data reported by entities in international locations, if there is a local bank holiday (and Fedwire is open), submit data for those entities using the data from the previous business day. Cayman and Nassau entities should follow the US domestic reporting schedule.

For U.S. holidays and weekends (i.e., when the Fedwire® is closed), no positions should be reported.

### Foreign Firms:

FBOs that have U.S. broker dealer subsidiaries with aggregate assets of more than \$100 billion report all items of the FR 2052a on occasion at the request of supervisors. In addition, these

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<sup>1</sup><http://www.frbservices.org/holidayschedules/index.html>

FBOs also report a subset of the items on the FR 2052a twice a month (as of the 15<sup>th</sup> and end of the month). If the 15<sup>th</sup> falls on a weekend or holiday, report as of the next business day, on a T+2 basis. If the end of the month falls on a weekend or holiday, report as of the last business day of the month, on a T+2 basis.<sup>2</sup> These items are listed in Appendix C.

## When to Submit Reports

The report should be submitted by 10am (ET) two business days after the as-of date (T+2).

## How to Prepare Reports

The file should be submitted using the file format described in Appendix A. If the reporting entity operates in a particular business (e.g., Prime Brokerage) or product (e.g., ABCP) but has no balance to report on the reporting date or no amount maturing in a given maturity column enter 0 (zero). If a line is not applicable based on your firm's business activities do not input any values into the cells in that line.

Data provided should reflect reasonable accuracy and will be subject to periodic review by the supervisory teams.

## Currency of Reporting

Enter all values in millions of United States Dollars (USD). Convert all non-U.S. dollar denominated amounts into USD equivalents using the closing exchange rate as of the reporting date as reported by any 3<sup>rd</sup> party rate provider that the firm uses for its risk reporting.

## Negative and Non-numeric Entries

Negative numbers should not be reported in any section, except for the pricing section.

*Non-numeric entries (such as dollar signs, commas, or decimals) should not be reported,*

*except when providing the ticker symbol or providing information in the Comments Section.*

## Double Counting

For each legal entity report submission, assets and liabilities should only be reported in one line of the report unless otherwise noted. Certain transactions are reported in two lines on the report. For example, unsecured financing with put options are reported in both Section 8 (Unsecured Financing) and Section 15 (Contingency Funding Items, Line 15.23 or 15.24, Securities with Put options).

## Maturity Schedule

The maturity schedule (cell E3forward to cell X3 on the template tab) is used to report the date in which inflows and outflows are expected to occur. Report the appropriate maturity time bucket for each data element on a best efforts basis using contractual flows. Do not report transactions based on behavioral or projected assumptions.

- Business days follow the Fedwire calendar
- Business Day 1 represents balances on T+1 (maturing the next business day from T, the as-of date).
- Maturity Bucket columns Day 1 through Day 6 are on a business day basis. All other maturity buckets are on a calendar day basis.
- Report maturing overnight transactions in the Business Day 1 maturity column.
- Liabilities with embedded optionality should be reported at the earliest date the funds can be withdrawn by the counterparty (internal and/or external).
- Report executed transactions only (i.e., transactions that have traded but have not necessarily settled).

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<sup>2</sup> Two business days after the as-of date (T+2)

- For some line items, all but the Open maturity column is grayed out. For those lines, report balances in the Open column.
- Report transactions and balances with no maturity (e.g., retail demand deposits) in the Open column.

## Comments Column

The comments column should be used to provide details on material/important transactions occurring or balance changes relative to that line item. For example:

- If the frequency of the data reporting is expected to be daily on individual lines, note any deviations (e.g., weekly, monthly) in this column.
- For significant material day-to-day variances, include a brief summary in the Comments column and notify the on-site supervisory teams.
- When revised templates are submitted to account for data discrepancies after initial submissions, include the reason for resubmission in the applicable line item in this column.

If a transaction/activity is not covered in the current set of data elements and has a material liquidity impact for the firm, report balances in the Other line (e.g., Line 8.90) in the relevant section, and include a note in the comment column. These transactions should be discussed with the onsite supervisory team.

## Asset Category Table

The Asset Category Table (Appendix B) is used to identify the asset class used as collateral in secured borrowing and lending transactions and to report information on the inventory of unencumbered assets. The table is used to complete section 3 (Repurchase & Securities Lending Transactions), section 4 (Unencumbered assets), section 7 (Reverse

Repurchase & Securities Borrowing Transactions), section 9 (Central Bank, FHLB Sources, and Nostro Balances), and section 14 (Secured Internal Cash Flows).

- For securities that have multiple ratings, report the transaction or asset based on the lowest rating.
- Work with your onsite supervisory teams to discuss questions on how to categorize a specific asset.

## Line Item Instructions

### 1.00 Secured Financing

Report outstanding secured funding liabilities of the firm received via conduits (e.g. SPV) including ABCP and ABS in the appropriate line item and maturity column. (See Glossary for definitions of transactions reported in this section.) Report outstanding secured funding liabilities of the firm received via conduits (e.g. special purpose vehicles SPV) including Asset Backed Commercial Paper (ABCP) and Asset Backed Securities (ABS) in the appropriate line item and maturity column. (See Glossary for definitions of transactions reported in this section.) For products that typically make use of conduits or special purpose vehicles (SPVs) to finance assets for which the firm retains the beneficial interest, report the contractual liabilities of the conduits based on the remaining maturity of the issuance. Do not record the book or fair value of the assets in the conduit.

If the reporting firm issues a new product that makes use of a conduit which is not defined below, report in Line 1.50 (Other Secured Financing), report the details in the comment column, and notify your on-site supervisory team.

Exclude from this section:

- Repurchase agreements/reverse repurchase agreements and securities lending/borrowing. These transactions

- are reported in Section 3, Repurchase & Securities Lending Transactions, and Section 7, Reverse Repurchase & Securities Borrowing Transactions, depending on type of transaction.
- Backstop facilities (e.g. Letter of Credit) provided to conduits. These facilities are reported in Line 15.15, Undrawn Commitments & Explicit Funding Guarantees to Sponsored & 3<sup>rd</sup> party structured vehicles, such as Conduit, SPVs & Structured Investment Vehicles (SIVs).

#### **1.10 ABCP Single-Seller**

Report the outstanding ABCP (Asset Backed Commercial Paper) issued from single seller programs sponsored by the reporting firm based on remaining contractual maturity in the appropriate maturity columns.

#### **1.20 ABCP Multi-Seller**

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

#### **1.30 Term ABS**

Report the outstanding term (original maturity greater than or equal to one year) asset backed securitization issued/sponsored by the reporting firm based on the remaining contractual maturity in the appropriate maturity columns.

#### **1.40 Collateralized CP**

Report the outstanding amount of collateralized commercial paper issued by the reporting firm based on remaining contractual maturity in the appropriate maturity columns.

#### **1.50 Other Secured Financing**

Report the outstanding amount of other forms of secured financing issued by the reporting firm, based on remaining contractual maturity in the appropriate maturity columns.

- Report covered bonds in this line.

- For amounts reported, report the type of the transaction in the Comments column. Provide supporting details in the notes column of the template and contact your supervisory team to inform them of the inclusion. Usage of other categories is typically for new products or for products that do not have pre-defined line items in place already.

#### **2.00 Official Government Sources Drawn**

Report outstanding borrowings from FHLBs and central banks by geographic region in the appropriate line item and maturity column.

Include:

- Borrowing from central banks such as from the Discount Window or other central bank sources
- Sources from programs and/or facilities administered by central banks, and FHLBs, including both secured as well as unsecured amounts. List program name, collateral type, and amount of each program utilized in the Comments column.

Exclude:

- Open market operations conducted with central banks. Report these transactions in the Repurchase Agreement Section (Section 3) or Reverse Repurchase Agreement Section (Section 7).
- Derivative transactions with sovereigns. Report in the derivatives payable or derivatives receivable lines in Section 5 (Expected Cash Inflows) and Section 11 (Expected Cash Outflows).
- Borrowing capacities net of advances with governments and central banks. Report these in Section 9 (Central Bank, FHLB Sources, and Nostro Balances). The advances are reported in this section.

## **2.10 Federal Reserve Borrowing**

Report all outstanding borrowings from the Federal Reserve System. Include balances in the respective maturity columns based on remaining contractual maturity.

## **2.20 FHLB Borrowing**

Report outstanding advances sourced from the FHLB in the respective maturity columns based on remaining contractual maturity.

- An advance containing an option that grants the FHLB the right to cancel the advance at some specified future date, should be reported based on the first call date, and noted in the Comments column.

## **2.30 Bank of England Borrowing**

Report outstanding borrowings from the Bank of England in the respective maturity columns based on remaining contractual maturity.

## **2.40 European Central Bank Borrowing**

Report outstanding borrowings from the European Central Bank in the respective maturity columns based on remaining contractual maturity.

## **2.50 Asia Pacific Central Bank Borrowing**

Report outstanding borrowings from central banks within the Asia Pacific geographical region in the respective maturity columns based on remaining contractual maturity.

- Include borrowing activity from the following central banks:
  - Bank of Japan
  - Hong Kong Monetary Authority
  - Monetary Authority of Singapore
  - Reserve Bank of Australia
- Report the details of borrowing in the Comments column.

- Provide the name of each central bank and amount of each borrowing.
- Report the details to the onsite supervisory teams.

## **2.60 Other Central Bank Borrowing**

Report outstanding borrowings from any central bank not reported in Lines 2.10, 2.30, 2.40, or 2.50 in the respective maturity columns based on remaining contractual maturity.

- Report the details of borrowing in the Comments column.
  - Provide the name of each central bank and amount of each borrowing.
- Report the details to the onsite supervisory teams.

## **3.00 Repurchase & Securities Lending Transactions**

Report all repurchase, securities lending, and dollar roll sell transactions executed with external counterparties on a gross contractual maturity basis. (See Glossary for definitions of transactions reported in this section.) Report the contractual cash payment to be paid, including principal and interest. Do not report the fair market value of the pledged securities, unless otherwise noted. Report on a gross basis. ASC 210-20-45 (formerly FIN 41) netting does not apply for this report.

Report transactions in the appropriate line based on the Asset Category Table (Appendix B). Dollar roll financing transactions are included with repurchase agreements. For transactions that allow for collateral agreement amendments, report the transaction based on the collateral utilized as of the reporting date.

Include:

- Both bi-lateral and tri-party transactions
- Transactions with embedded optionality or structured features should be reported

- based on the earliest exercisable maturity.
- Evergreen or extendible repos in the appropriate maturity column based on the remaining contractual maturity:
  - Do not make assumptions about future extensions.
- Collateral swap transactions, including non-cash transactions, with external counterparties should be reported as two distinct transactions in the appropriate asset categorization class:
  - Include the repurchase side of the transaction in Section 3 and the reverse side of the transaction in Section 7.

### **3.10 Repo Conducted with Non-Rehypothecated Collateral**

Report all repurchase agreements where the firm provides non-rehypothecated collateral, i.e., collateral that the firm owns, according to asset category table.

### **3.11 Category A-I**

Report in this line item, using the appropriate maturity column, all external repurchase agreement transactions conducted using the asset categories that belong to the A-I group as listed in the asset category table, except transactions collateralized by securities that, if not otherwise pledged, would qualify for reporting as unencumbered assets in section 4. These transactions should be excluded from this line and be reported in Line 3.12 below.

### **3.12 Category A-I Unencumbered**

Report in this line item, using the appropriate maturity column, all external repurchase agreement transactions conducted using collateral that originated from the firm's inventory of unencumbered assets (as defined in the glossary) using the asset categories that

belong to the A-I group as listed in the asset category table.

### **3.13 Category A-II**

Report in this line item, using the appropriate maturity column, all external repurchase agreement transactions conducted using the asset categories that belong to the A-II group as listed in the asset category table, except transactions collateralized by securities that, if not otherwise pledged, would qualify for reporting as unencumbered assets in section 4. These transactions should be excluded from this line and be reported in Line 3.14 below.

### **3.14 Category A-II Unencumbered**

Report in this line item, using the appropriate maturity column, all external repurchase agreement transactions conducted using collateral that originated from the firm's inventory of unencumbered assets (as defined in the glossary) using the asset categories that belong to the A-II group as listed in the asset category table.

### **3.15 Category B**

Report in this line item, using the appropriate maturity column, all external repurchase agreement transactions conducted using the asset categories that belong to the B group as listed in the asset category table.

### **3.16 Category C**

Report in this line item, using the appropriate maturity column, all external repurchase agreement transactions conducted using the asset categories that belong to the C group as listed in the asset category table.

### **3.17 Category D**

Report in this line item, using the appropriate maturity column, all external repurchase agreement transactions conducted using the asset categories that belong to the D group as listed in the asset category table.

### **3.20 Repo Conducted with Rehypothecated Collateral**

Report all repurchase agreements where the firm uses rehypothecated collateral, i.e., customer collateral that the firm has the legal ability to utilize, according to asset category table.

#### **3.21 Category A-I**

Report in this line item, using the appropriate maturity column, all external repurchase agreement transactions conducted using the asset categories that belong to the A-I group as listed in the asset category table.

#### **3.22 Category A-II**

Report in this line item, using the appropriate maturity column, all external repurchase agreement transactions conducted using the asset categories that belong to the A-II group as listed in the asset category table.

#### **3.23 Category B**

Report in this line item, using the appropriate maturity column, all external repurchase agreement transactions conducted using the asset categories that belong to the B group as listed in the asset category table.

#### **3.24 Category C**

Report in this line item, using the appropriate maturity column, all external repurchase agreement transactions conducted using the asset categories that belong to the C group as listed in the asset category table.

#### **3.25 Category D**

Report in this line item, using the appropriate maturity column, all external repurchase agreement transactions conducted using the asset categories that belong to the D group as listed in the asset category table.

### **3.30 Securities Lending**

#### **3.31 Category A-I**

Report in this line item, using the appropriate maturity column, all external securities lending transactions conducted using the asset categories that belong to the A-I group as listed in the asset category table.

#### **3.32 Category A-II**

Report in this line item, using the appropriate maturity column, all external securities lending transactions conducted using the asset categories that belong to the A-II group as listed in the asset category table.

#### **3.33 Category B**

Report in this line item, using the appropriate maturity column, all external securities lending transactions conducted using the asset categories that belong to the B group as listed in the asset category table.

#### **3.34 Category C**

Report in this line item, using the appropriate maturity column, all external securities lending transactions conducted using the asset categories that belong to the C group as listed in the asset category table.

#### **3.35 Category D**

Report in this line item, using the appropriate maturity column, all external securities lending transactions conducted using the asset categories that belong to the D group as listed in the asset category table.

### **3.40 Forward Start Repo and Securities Lending Transactions**

#### **3.41 Cash Inflows due to Forward Settlements**

Report the incoming cash flows related to forward starting repurchase agreement, securities lending, and dollar roll transactions in this line item.

- Aggregate incoming cash flows across all repurchase and securities lending categories.
- Report the incoming cash flows in the maturity column based on the settlement date of the transactions.
- Report only the *incoming* cash portion of the forward start transaction in this line.
- Report the outgoing, or maturing, portion of the repurchase agreement, securities lending, or dollar roll transactions in its respective category, i.e. non-rehypothecated, rehypothecated or securities lending transaction, by asset type and appropriate maturity column in Sections 3.10, 3.20, and 3.30.
  - Example: A tomorrow/next repurchase agreement transaction of non-rehypothecated B collateral.
    - Report the incoming cash side of the transaction on Line 3.41 in Business Day 1.
    - Report the outgoing cash side of the transaction (the maturity) on Line 3.15 in Business Day 2.

## 4.00 Unencumbered Assets

Report the firm's inventory of unencumbered assets in the appropriate line item based on the asset category table. (See Glossary for definition of Unencumbered Assets.) To the extent that unencumbered assets have interest rate or other such hedges associated with them (and under the control of the firm's treasury), the market value of the assets should be reported net of any amount payable by the reporting institution should the hedge be terminated on the reporting date. Amounts due to the reporting institution should not be added to the asset value.

Lendable value is the value that the firm could obtain for the assets in the repurchase markets reported in the same category, which

incorporates haircuts based on factors such as liquidity, credit, and market risks.

Market value reflects values as of the close of business on the reporting date.

Exclude:

- Any assets acquired via reverse repurchase agreement:
  - Report those assets in Section 7 (Reverse Repurchase & Securities Borrowing Transactions) and/or Section 14 (Secured Internal Cash Flows).
- Any assets already pledged to central banks, exchanges, regulatory bodies, etc.
- Any asset used to cover customer short positions that originate from the firm's unencumbered inventory. This is reported in Line 12.22 (Internal Firm Funding used to Cover Customer Shorts).

### 4.11 Category A-I Market Value

Report the market value of the unencumbered assets that belong to this category as listed in the asset category table.

### 4.12 Category A-I Lendable Value

Report the lendable value of the unencumbered assets that belong to this category as listed in the asset category table.

### 4.21 Category A-II Market Value

Report the market value of the unencumbered assets that belong to this category as listed in the asset category table.

### 4.22 Category A-II Lendable Value

Report the lendable value of the unencumbered assets that belong to this category as listed in the asset category table.

#### **4.31 Category B Market Value**

Report the market value of the unencumbered assets that belong to this category as listed in the asset category table.

#### **4.32 Category B Lendable Value**

Report the lendable value of the unencumbered assets that belong to this category as listed in the asset category table.

#### **4.41 Category C Market Value**

Report the market value of the unencumbered assets that belong to this category as listed in the asset category table.

#### **4.42 Category C Lendable Value**

Report the lendable value of the unencumbered assets that belong to this category as listed in the asset category table.

#### **4.51 Category D Market Value**

Report the market value of the unencumbered assets that belong to this category as listed in the asset category table.

#### **4.52 Category D Lendable Value**

Report the lendable value of the unencumbered assets that belong to this category as listed in the asset category table.

#### **5.00 Expected Cash Inflows**

Report cash flows (other than contractual cash inflows from lending transactions reported in Section 6.00) due to the firm from external counterparties in the appropriate line item by remaining maturity in the appropriate maturity column. (See Glossary for certain definitions of transactions in this section.)

#### **5.10 Derivative Receivables**

Report incoming cash flows related to non-collateralized derivatives (e.g. interest rate, equity, commodity, and option premiums) executed with external counterparties. Netting receivable and payables by maturity date is

allowed if the netting agreement dictates the contractual settlement flows.

- For fixed rate receive derivatives, report all contractual known receivable flows.
- For floating rate receive derivatives, report all contractual known receivables flows.
  - For cash flows that have not been set, report the undiscounted mark to market value in the applicable maturity column.
    - Example: The firm has a floating rate receivable due on calendar day 91, for which the rate has not been set. Report the expected receivable based on the undiscounted mark to market (e.g. based on the FRA) in the 91-120 days column.

Exclude:

- Any flows beyond the one year maturity.
- Principal flows related to forward foreign exchange transactions. These transactions are not part of this data collection.
- Fees related to brokerage commissions or exchange fees.
- Expected cash flows from unexercised in-the-money options. These transactions are not part of this data collection.

#### **5.20 TBA Sales**

- Report all sales of TBA (To Be Announced) contracts in the appropriate maturity columns.

#### **5.30 Collateral Called for Next Day Receipt**

Report the amount of collateral the firm has called from its counterparties towards outstanding contracts, for next day receipt (T+1). Report collateral called for all types of

transactions, including, but not limited to derivatives transactions.

Exclude collateral called for and received on Day T.

#### **5.40 Undrawn Committed Facilities Offered from External Financial Institutions**

Report undrawn committed facilities (liquidity and credit) available to the reporting firm from external financial institutions.

- Example: If the firm has a \$100 committed facility from a financial institution report \$100 in Line 5.40.
  - When the firm draws down and receives cash from the financial institution, the amount drawn down should be excluded from Line 5.40 and reported in Line 8.80 (Draws on Committed Lines) by remaining maturity.

#### **5.50 Other Cash Inflows**

Report other material cash inflows not reported in any other line.

- Include cash inflows that arise out of an extra-ordinary situation, for example, proceeds from the sale of a business.
- Include a description of the transactions in the Comments column and notify the on-site supervisory teams.

#### **6.00 Cash Inflows from External Counterparties**

Report contractual cash inflows from external counterparties in each line item by remaining maturity in the appropriate maturity column.

#### **6.10 Fed Funds and Eurodollars Sold**

Report the outstanding amount of fed funds and Eurodollars sold by remaining maturity in the appropriate maturity column.

- This item also includes interbank non-USD financing (e.g. domestic JPY, domestic GBP).

- Eurodollar transactions include transactions in all Eurocurrency markets (e.g. Euro yen).

#### **6.20 Loan Cash Inflows**

Report cash inflows related to fully performing loans made by the firm by remaining maturity in the appropriate maturity column. Do not make assumptions about amortizations and prepayments. Do not include loans past due 30-89 days, past due 90 days or more and still accruing, and nonaccrual loans.

Exclude:

- Interbank transactions.

#### **6.30 Unsecured Cash Inflows due to Forward Settlements**

Report cash inflows expected from unsecured forward settle transactions in this line item based on the appropriate expected maturity column.

- Report only the incoming cash portion of the transaction in this line.
- Report the outgoing portion of the transaction (the maturity) in the respective product line and tenor bucket. Do not net balances.
  - Example: If the firm issues 5-year unsecured long term debt (not structured) for settlement on T+3 report the maturity of the debt in Line 8.40 in the >5Y maturity column and report the expected cash flow in Line 6.30 in the Business Day 3 column.

#### **7.00 Reverse Repurchase & Securities Borrowing Transactions**

Report all reverse repurchase agreements, securities borrowed, and dollar roll buy transactions executed with external counterparties on a gross contractual maturity basis. (See Glossary for definitions of transactions reported in this section.) Report the contractual cash payment to be received,

including principal and interest. Do not report the fair market value of the pledged securities, unless otherwise noted. Report on a gross basis. Do not net borrowings against loans. ASC 210-20-45 (formerly FIN 41) netting does not apply for this report.

Report transactions in the appropriate line based on the Asset Category Table. Dollar roll lending transactions are included in reverse repurchase agreements. For transactions that allow for collateral agreement amendments, report the transaction based on the collateral received as of the reporting date.

Include:

- Both bi-lateral and tri-party transactions
- Transactions with embedded optionality or structured features should be reported based on the earliest exercisable maturity column.
- Evergreen or extendible transactions in the appropriate maturity column based on the remaining contractual maturity.
  - Do not make assumptions about future extensions.
- “Collateral upgrade” transactions involving collateral for collateral activity with external counterparties should be reported as two distinct transactions in the appropriate asset categorization class.
  - Include the repurchase aspect of the transaction in section 3 (Repurchase & Securities Lending Transactions) and the reverse portion of the transaction in this section.

## **7.10 Reverse Repo**

## **7.11 Category A-I**

Report in this line item, using the appropriate maturity column, all external reverse repurchase agreement transactions conducted using the asset categories that belong to the A-I group as

listed in the asset category table. Transactions in this asset group where the collateral received meets the definition of unencumbered assets (glossary) should be excluded from this line and be reported in Line 7.12.

## **7.12 Category A-I Unencumbered**

Report in this line item, using the appropriate maturity column, all external reverse repurchase agreement transactions conducted that are to be counted as part of the firm’s inventory of unencumbered assets using the asset categories that belong to the A-I group as listed in the asset category table.

- Do not enter these balances as unencumbered assets in Section 4.
- A-I securities reversed in and counted as unencumbered assets of the reporting legal entity cannot be counted as unencumbered assets of any other internal legal entity.
- Reverse repurchase agreement transactions conducted with other internal legal entities where collateral is ultimately designated for inclusion as unencumbered assets are to be listed in Section 14 (Secured Internal Cash Flows).

## **7.13 Category A-II**

Report in this line item, using the appropriate maturity column, all external reverse repurchase agreement transactions conducted using the asset categories that belong to the A-II group as listed in the asset category table. Transactions in this asset group where the collateral received meets the definition of unencumbered assets (glossary) should be excluded from this line and be reported in Line 7.14.

## **7.14 Category A-II Unencumbered**

Report in this line item, using the appropriate maturity column, all external reverse repurchase agreement transactions conducted that are to be counted as part of the firm’s inventory of unencumbered assets using the asset categories

that belong to the A-II group as listed in the asset category table.

- Do not enter these balances as unencumbered assets in Section 4.
- A-II securities reversed in and counted as unencumbered assets of the reporting legal entity cannot be counted as unencumbered assets of any other internal legal entity.
- Reverse repurchase agreement transactions conducted with other internal legal entities where collateral is ultimately designated for inclusion as unencumbered assets are to be listed in Section 14 (Secured Internal Cash Flows).

### **7.15 Category B**

Report in this line item, using the appropriate maturity column, all external reverse repurchase agreement transactions conducted using the asset categories that belong to the B group as listed in the asset category table. Do not enter these balances as unencumbered assets in Section 4.

### **7.16 Category C**

Report in this line item, using the appropriate maturity column, all external reverse repurchase agreement transactions conducted using the asset categories that belong to the C group as listed in the asset category table. Do not enter these balances as unencumbered assets in Section 4.

### **7.17 Category D**

Report in this line item, using the appropriate maturity column, all external reverse repurchase agreement transactions conducted using the asset categories that belong to the D group as listed in the asset category table. Do not enter these balances as unencumbered assets in Section 4.

### **7.20 Securities Borrowing**

#### **7.21 Category A-I**

Report in this line item, using the appropriate maturity column, all external securities borrowed transactions conducted using the asset categories that belong to the A-I group as listed in the asset category table.

#### **7.22 Category A-II**

Report in this line item, using the appropriate maturity column, all external securities borrowed transactions conducted using the asset categories that belong to the A-II group as listed in the asset category table.

#### **7.23 Category B**

Report in this line item, using the appropriate maturity column, all external securities borrowed transactions conducted using the asset categories that belong to the B group as listed in the asset category table.

#### **7.24 Category C**

Report in this line item, using the appropriate maturity column, all external securities borrowed transactions conducted using the asset categories that belong to the C group as listed in the asset category table.

#### **7.25 Category D**

Report in this line item, using the appropriate maturity column, all external securities borrowed transactions conducted using the asset categories that belong to the D group as listed in the asset category table.

### **7.30 Forward Start Reverse Repo and Securities Borrowing**

### **7.31 Cash Outflows due to Forward Settlements**

Report the outgoing cash flows related to forward starting reverse repo, securities borrowed, or dollar roll lending transactions in this line item

- Aggregate outgoing forward start cash flows across all reverse repurchase and securities borrowing transactions.
- Report the outgoing cash flows into the maturity column that corresponds to the settlement date of the transaction.
- Only include in this line the outgoing cash portion of the forward start transaction.
- Report the incoming, or maturing, portion of the reverse repurchase agreement or securities borrowing transaction in its respective category, by asset type and maturity in Lines 7.11-7.25.
  - Example – A Tomorrow/Next reverse repo transaction of B collateral
    - Place the outgoing cash side of the transaction reported as a Business Day 1 outgoing cash flow Line 7.31
    - Place the incoming side of the transaction (the maturity) on Line 7.15 in Business Day 2.

## 8.00 Unsecured Financing

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

- Record maturity amounts based on the contractual amount due at maturity. Do not record the book/fair value.
- For instruments that give the holder the option to redeem the instrument prior to maturity date, i.e. a put option, use the earliest redemption date as the maturity.

## 8.10 Commercial Paper

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

## 8.20 Promissory Notes

Report the outstanding amount of promissory notes by remaining maturity in the appropriate maturity column.

## 8.30 Fed Funds and Eurodollars

### Purchased

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

- This item also includes interbank non-USD financing (e.g. domestic JPY, domestic GBP).
- Eurodollar transactions include transactions in all Eurocurrency markets (e.g., Euro yen).

## 8.40 Long-Term Debt – Non-Structured

Report the outstanding amount of non-structured long-term debt by remaining maturity in the appropriate maturity column. Exclude any government guaranteed debt and report in Line 8.60

## 8.50 Long-Term Debt - Structured

Report the amount of structured long term debt outstanding by remaining maturity in the appropriate maturity column. Exclude any government guaranteed debt and a report in Line 8.60.

- Transactions with a specified exercise schedule should be reported on the first scheduled exercise date.
- Include derivatives classified as long term debt based on GAAP rules.

## **8.60 Government Supported Debt**

Report the outstanding amount of government supported/guaranteed unsecured debt by remaining maturity in the appropriate maturity column.

- Provide name of guarantor, amount and maturity in the Comments column.

## **8.70 Wholesale CDs and Bank Notes**

Report the outstanding amounts of wholesale institutional CDs and bank notes by remaining maturity in the appropriate maturity column.

Exclude brokered CDs that are reported in Line 10.40 (Brokered CDs/Deposits).

## **8.80 Draws on Committed Lines from External Entities**

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

- Example: When the firm draws down and receives cash from a committed facility, exclude the amount drawn down from Line 5.40 (Undrawn Committed Facilities Offered from External Financial Institutions) if a financial institution, or Line 15.11(Undrawn Secured Committed Facilities Received Including Warehousing Facilities) if a non-financial institution, and report the amount drawn in Line 8.80 by remaining maturity in the appropriate maturity column.

## **8.90 Other Unsecured Financing**

Report the outstanding amount of any other unsecured financing activities not already covered in this section by maturity in the appropriate maturity column.

- Provide details of material amounts and changes in the Comments column.
- Report any new products or material changes in existing products to the on-site supervisory team.

## **9.00 Central Bank, FHLB Sources, and Nostro Balances**

Report all borrowing capacities from government and FHLB sources in the appropriate line item and maturity column based on collateral pledged.

## **9.10 Cash Balance at Federal Reserve**

Report cash balances in excess of reserve requirements maintained at the Federal Reserve.

## **9.20 Cash Balance at Other Central Banks**

Report cash balances in excess of reserve requirements maintained at other central banks.

- Report details of the cash balances in the Comments column.

## **9.30 FHLB Borrowing Capacity**

Report the firm's available FHLB secured borrowing capacity.

- Report the capacity based on the most recent information available from the FHLB system.
  - Report the capacity by FHLB district in the Comments column.
- Report FHLB advance amounts in Line 2.20 (FHLB Borrowing).

## **9.40 Fed Discount Window Borrowing Capacity**

Report total available capacity created by the existence of pledged collateral at the Federal Reserve's discount window facility across all asset categories.

- Report the capacity as reported to the firm by the Fed Discount Window.

## **9.41 Fed Discount Window Borrowing Capacity using A-I/A-II Collateral**

Report the available borrowing capacity at the Fed Discount Window reported in Line 9.40 where the collateral is Category A-I and Category A-II on the Asset Category Table.

- Report the capacity as reported to the firm by the Fed Discount Window.

## **9.50 Other Central Bank Borrowing Capacity**

Report all other central bank borrowing capacity that is immediately available to the firm.

- Exclude any balances that are legally restricted for regulatory or other purposes.

## **9.51 Other Central Bank Borrowing Capacity using A-I/ A-II Collateral**

Report the amount of borrowing capacity at other central banks reported in Line 9.50 where the collateral is Category A-1 and Category A-II on the Asset Category Table.

- Exclude any balances that are legally restricted for regulatory or other purposes.

## **9.60 Nostro Balances**

Report cash balances held at 3<sup>rd</sup> party depository institutions in Nostro accounts.

- Nostro balances are cash balances of the firm left at other depository institutions (typically related to clearing or correspondent banking activities).
- Report only the balance that exceeds the minimum balance necessary to meet operational requirements.
  - Balances that are held to meet regulatory or contractual needs and cannot be moved would be considered trapped and should be reported in Line 14.81.
- Exclude interbank placements (e.g. Eurodollars, fed funds). These are reported in Line 6.10.

## **10.00 Deposit Funding**

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

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

- Retail  
Refers to a counterparty who is a natural person. Do not include legal entities, sole proprietorships, or partnerships, which are considered wholesale counterparties.
- Small Medium Enterprise (SME)  
Refers to entities managed as retail exposures on a pooled or portfolio segment basis that exhibit the same liquidity risk characteristics as retail customers.
- Financial Institution  
Refers to bank holding companies, savings and loan holding companies, depository institution, non-bank financial institutions supervised by a domestic prudential regulator, credit unions, insurance companies, securities firms, commodity pools, benefit plans, and other companies predominantly engaged in financial activities. Also include hedge funds, mutual funds and SPEs as financial.
- Non-Financial Institution  
Refers to commercial entities that are non-financial in nature (i.e., do not meet the definition of a financial or other entity as identified above). Sovereigns, supranationals, public sector entities, and state and municipal governments are included in this category.

For purpose of this report, Operational accounts refers to deposits to facilitate access and ability to use payment and settlement systems and otherwise make payments, e.g. clearing, custody, and cash management activities. Funds in this category must be from customers who

have substantive dependency with the bank and the deposit is required from such activities.

### **10.11 Retail & SME<sup>3</sup> deposits – Stable**

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

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

If the firm cannot readily identify which retail deposits qualify as “stable” according to the above definition, report the amount in Line 10.12 (Less Stable).

### **10.12 Retail & SME deposits - Less Stable**

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

### **10.21 Financial Institution - Operating**

Report all deposits and other extensions of funds made by financial institution customers

that are specifically held for operational purposes.

### **10.22 Financial Institution - Non-Operating**

Report all deposits and other extensions of funds made by financial institution customers that are not specifically held for operational purposes.

### **10.31 Corporate Accounts - Non-Financial Institution – Operating**

Report all deposits and other extensions of funds made by non-financial corporate customers, which are specifically held for operational purposes.

### **10.32 Corporate Accounts - Non-Financial Institution - Non-Operating**

Report all deposits and other extensions of funds made by non-financial corporate customers that are not specifically held for operational purposes.

### **10.40 Brokered CDs/Deposits**

Report all brokered deposits, regardless of account type (e.g., CDs and MMDAs).

### **11.00 Expected Cash Outflows**

Report cash outflows due to the firm’s external counterparties in the appropriate line item by remaining maturity in the appropriate maturity column.

### **11.10 Derivative Payables**

Report cash outflows related to non-collateralized derivatives (e.g. interest rate, equity, commodities, and option premium) executed with external counterparties.

- For fixed rate payable derivatives, report all contractual known payable flows.

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<sup>3</sup> See paragraph 273 of the 2006 *International Convergence of Capital Measurement and*

*Capital Standards: A Revised Framework – Comprehensive Version. This can be found at the following link: <http://www.bis.org/publ/bcbs128.htm>*

- For floating rate payable derivatives, report all contractual known payable flows.
  - For cash flows that have not been set, report the undiscounted mark to market value in the applicable maturity column.
  - Example: If the firm has a floating rate payable due on calendar day 91. Report the expected receivable based on the undiscounted mark to market (e.g. based on the FRA) in the 91-120 days column.

Exclude:

- Any flows beyond the one year maturity.
- Flows related to forward foreign exchange transactions. These transactions are not part of this data collection.
- Fees related to brokerage commissions or exchange fees.
- Expected cash flows from unexercised in-the-money unexercised options. These transactions are not part of this data collection.

## 11.20 TBA Purchases

Report all purchases of TBA (To Be Announced) contracts in the appropriate maturity columns.

## 11.30 Collateral Called for Next Day Delivery

Report the amount of collateral that the firm's counterparties have called from the firm towards outstanding contracts, for next day delivery (T+1).

- Do not include collateral called for and delivered out on Day T.

- Report collateral called for all types of transactions, including, but not limited to derivatives transactions.

## 11.40 Committed & Undrawn Liquidity Facilities Provided to Financial Institutions

Report undrawn liquidity commitments provided to financial institutions.

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

## 11.50 Committed & Undrawn Credit Facilities Provided to Financial Institutions

Report undrawn credit commitments (other than liquidity commitments) provided to financial institutions.

## 11.60 Other Cash Outflows

Report any other material cash outflows not reported in any other line that can impact the liquidity of the firm:

- Do not report regular 'run the enterprise' expenses.
- Include cash needs that arise out of an extra-ordinary situation (e.g. a significant cash flow needed to address a legal suit settlement or pending transaction).
  - Include a description of the entries in the Comments column and notify the on-site supervisory teams.

## 11.70 Unsecured Cash Outflows due to Forward Settlements

Report cash outflows expected from unsecured forward settle transactions in this line item based on expected maturity.

- Report only the outgoing cash portion of the transaction in this line. Report the incoming portion of the transaction (the maturity) in the respective product line and maturity column.
  - Do not net balances.
- Example: If the firm makes a 5-year unsecured loan for settlement on T+3 report the maturity of the loan in Line 6.20 (Loan Cash Inflows) in the >5Y maturity column and report the expected cash flow in this line in the Business Day 3 column.

## 12.00 Operating Cash Flows

### 12.10 Prime Brokerage Free Credits

Report all “free credit” balances that clients’ hold in their accounts.

- Exclude from this line item cash set aside towards SEC 15c3-3 “lock-up” requirements. This is reported in Line 12.30 (Lockup Cash Flows).

### 12.21 External Funding used to Cover Customer Shorts

Report the gross amount of external funding reported in Section 7 (Reverse Repurchase & Securities Borrowing Transactions) used to cover customer short positions. Report the market value of the securities borrowed plus overcollateralization, if applicable.

Example: A customer in the US broker-dealer’s Prime Brokerage unit sells \$100 of a Category-B security short and the firm has to go out to the market to borrow that security from an external counterparty to deliver into the customer’s short sale.

- Report the following transactions:
  - \$100 in Line 12.21 on the US Broker-dealer report and on the consolidated report.
  - \$100 in Line 7.23 on the US Broker-dealer report and on the consolidated report.

Example: A customer in the U.S. Broker-dealer’s Prime Brokerage unit sells \$100 of a Category B security short and the firm has to borrow the security from the U.K. broker-dealer, who has to go out to the market to borrow the security from an external counterparty to deliver into the customer’s short sale.

- Report the following transactions:
  - \$100 in Line 12.21 on the U.S. Broker-dealer report and on the consolidated report.
  - \$100 in Line 7.23 on the U.K. Broker-dealer report and on the consolidated report.
  - \$100 in Line 14.33 on the U.K. Broker-dealer report.
  - \$100 in Line 14.63 on the U.S. Broker-dealer report.

### 12.22 Internal Firm Funding used to Cover Customer Shorts

Report the gross market value of firm long positions utilized to cover customer short positions. If the asset used to cover the short position originates from the firm’s unencumbered inventory as defined in Section 4 (Unencumbered Assets), do not report the security in Section 4.

- Example: A customer in the US broker-dealer’s Prime Brokerage unit sells \$100 of Category-B security short. The firm has the security in its trading inventory.
  - Report the following transactions:
    - \$100 in Line 12.22 reported by the US Broker-dealer and by the consolidated entity.
- Example: A customer in the US broker-dealer’s Prime Brokerage unit sells \$100 of Category-B security short. The firm has the security in its unencumbered inventory, as defined in Section 4 at the US broker-dealer.

- Report the following transactions:
  - \$100 in Line 12.22 reported by the US Broker-dealer and by the consolidated entity.
  - Reduce the value of Line 4.31 (Category B Market Value) and Line 4.32 (Category B Lendable Value) by the market value and the lendable value of the security, respectively on the US Broker-dealer report and on the Consolidated entity report.
- Example: A customer in the US broker-dealer's Prime Brokerage unit sells \$100 of Category-B security short. The firm has the security in its unencumbered inventory, as defined in Section 4 at the UK broker-dealer.
  - Report the following transactions:
    - \$100 in Line 12.22 reported by the US Broker-dealer and by the consolidated entity.
    - \$100 in Line 14.33 (Category B) on the UK Broker-dealer report.
    - \$100 in Line 14.63(Category B) on the US Broker-dealer report.
    - Reduce the value of Line 4.31 and Line 4.32 by the market value and the lendable value of the security, respectively, on the UK Broker-dealer report and on the Consolidated entity report.

### **12.23 Internal Customer Funding used to Cover Customer Shorts**

Report the gross market value of customer long positions utilized to cover customer short positions.

- Example: A customer in the US broker-dealer's Prime Brokerage unit sells \$100 of Category-B security short. The firm has access to the security via another customer.
  - Report the following transaction:
    - \$100 in Line 12.22 on the US Broker-dealer report and on the consolidated report.

### **12.24 Margin Loans**

Report the amount of customer margin loans the firm has extended by maturity in the appropriate maturity column.

### **12.30 Lockup Cash Flows**

Report cash balances segregated for SEC 15c3-3 or other regulations to protect client assets.

- Example: Include locked cash flows related to the UK Asset Protection Scheme.

### **13.00 Unsecured Internal Cash Flows**

In this section, report the contractual flows of all inter-company unsecured transactions. Inter-company transactions are transactions between offices within the scope of the consolidated entity defined for this report. Report all inter-company flows on a gross basis within the appropriate maturity column by collateral category as described on the asset category table. Since intercompany transactions are eliminated in consolidation, this section would not be reported by the consolidated entity.

Exclude:

- Transactions with 3<sup>rd</sup> parties or external non-firm affiliated counterparties.
  - External unsecured transactions should be reported in the

- appropriate lines in Section 8 (Unsecured Financing).
- Intra-entity transactions, (i.e., activity between two groups within) the reporting legal entity.
- Equity investments in affiliates.

- Remaining \$100 would not be captured on a report since it is a receivable from an entity not required to report the FR 2052a.

**Lines 13.11 through 13.22 represent unsecured cash flows between the Parent Company and its subsidiaries.**

- Fill out Line 13.11 and Line 13.13 on the Parent Company report only.
- Fill out Line 13.12 and Line 13.14 on all reports other than the Parent Company.

**13.11 Due from Subsidiaries of Parent Company**

Report the gross balances of the Parent Company due from related offices by contractual maturity. Report cash flows returning from all offices within the scope of the consolidated entity defined for this report. This line is completed by the Parent Company only. This line should include all unsecured cash down-streamed from the parent. Do not report any equity investments in subsidiaries.

- Example: The parent company lends \$300 (unsecured), \$100 to the broker-dealer, \$100 to the bank and \$100 to other entities not required to report the FR 2052a, all for the same maturity date. For the returning flow, and for the correct maturity column, report the cash flows as follows:
  - Report \$300 in Line 13.11 on the Parent Company report
    - On other respective reports:
      - Report \$100 in Line 13.12 on the Broker-dealer report.
      - Report \$100 in Line 13.12 on the Bank report.

**13.12 Due to Parent Company from Subsidiaries**

Report the gross balances due to the Parent company from the reporting legal entity. This line is completed for all reporting legal entities, but not for the Parent Company. Report all unsecured funds due to the Parent in the appropriate maturity column. This line should include all unsecured cash down-streamed from the parent. Do not report equity investments in subsidiaries.

Example:

- Using the same example as in 13.11:
  - The Broker-dealer, the bank, and an entity not required to report the FR 2052a each borrow \$100 from the parent company.

Report the transactions as follows:

- Report \$100 in Line 13.12 on the Broker-dealer report.
- Report \$100 in Line 13.12 on the Bank report.
- Remaining \$100 would not be captured on the FR 2052a.
- Report \$300 in Line 13.11 on the Parent Company report

**13.13 Due to Subsidiaries of Parent Company**

Report the gross balances of the Parent Company due to related offices by contractual maturity. Report cash flows returning to all offices within the scope of the consolidated

entity defined for this report. This line is completed for the Parent Company only.

Example:

- The parent company borrows \$300 (unsecured), \$100 from the Broker-dealer, \$100 from the bank and \$100 from other entities not required to report the FR 2052a, all for the same maturity date.
  - Report the cash flows as follows:
    - Report \$300 in Line 13.13 on the Parent Company report
      - On other respective reports:
      - Report \$100 in Line 13.14 on the Broker-dealer report.
      - Report \$100 in Line 13.14 on the Bank report.
      - Remaining \$100 would not be captured on a report

#### **13.14 Due from Parent Company to Subsidiaries**

Report gross balances due from the Parent Company to the reporting legal entity. This line is completed for all reporting legal entities except for the Parent company. Report all unsecured funds due from the Parent in the appropriate maturity column.

Example:

- Using same example as in 13.13:
  - The Broker-dealer lends \$100 (unsecured) to the parent company, the bank lends \$100 to the parent company and an entity not listed on the tabbing structure lends \$100 to the parent company. For the returning flow, and for the correct maturity

column, report the cash flows as follows:

- Report \$300 in Line 13.13 on the Parent Company report.
- On the other respective reports:
  - Report \$100 in Line 13.14 on the Broker-dealer report.
  - Report \$100 in Line 13.14 on the Bank report.
  - Remaining \$100 would not be captured on the FR 2052a.

#### **13.15 Due from Affiliate Entities**

Report the gross balances of the reporting entity due from affiliates by contractual maturity. Affiliates are all offices within the scope of the consolidated entity defined for this report, except for the parent company.

- Example: The US Broker-dealer lends \$100 (unsecured) to the UK Broker-dealer.
  - Report \$100 in Line 13.15 on the US Broker-dealer report and report \$100 in Line 13.16 on the UK Broker-dealer report.
- Include intercompany cash balances.
  - Example: Broker-dealer leaves money in clearing account at affiliate bank.
- Report unsecured transactions only.
- Do not report equity investments in affiliates
- Do not report transactions with the parent company.

#### **13.16 Due to Affiliate Entities**

Report the gross balances of the reporting entity due to affiliates by contractual maturity.

Affiliates are all offices within the scope of the

consolidated entity defined for this report, except for the parent company.

- Example: The US Broker-dealer borrows \$100 (unsecured) from the UK Broker-dealer.
  - Report \$100 in Line 13.15 on the US Broker-dealer report and report \$100 in Line 13.16 on the UK Broker-dealer report.
- Include intercompany cash balances.
  - Example: Bank holds money in clearing account for affiliated broker-dealer.
- Report unsecured transactions only.
- Do not report equity investments in affiliates.
- Do not report transactions with the parent company.

### **13.21 Internal Unsecured Cash Outflows due to Forward Settlements**

Report cash outflows expected from internal unsecured forward settle transactions in this line item, in the appropriate expected maturity column.

- Report only the outgoing cash portion of the transaction in this line. Report the incoming portion of the transaction (the maturity) in the appropriate line (e.g. 13.11) and maturity column.
  - Do not net balances.
- Include all internal unsecured forward start transaction (e.g. Due from Parent, Due from Affiliates).

### **13.22 Internal Unsecured Cash Inflows due to Forward Settlements**

Report cash inflows expected from internal unsecured forward settle transactions in this line item, in the appropriate expected maturity column.

- Report only the outgoing cash portion of the transaction in this line. Report the incoming portion of the transaction (the maturity) in the respective product line and maturity column.

- Do not net balances.
- Include all internal unsecured forward start transaction (e.g. Due from Parent, Due from Affiliates).

## **14.00 Secured Internal Cash Flows**

Report all repurchase agreement, securities lending, and dollar roll transactions executed internally between legal entities on a gross contractual maturity basis in this section. Report the contractual flows of all inter-company secured transactions. Inter-company transactions are transactions between offices within the scope of the consolidated entity as defined for this report. Report the contractual cash payment to be paid, including principal and interest. Do not report the fair market value of the pledged securities, unless otherwise noted. Report on a gross basis.

ASC 210-20-45 (formerly FIN 41) netting does not apply for this report.

Report transactions in the appropriate line based on the Asset Category Table. Dollar roll funding transactions are included with repurchase agreements. For transactions that allow for collateral agreement amendments, report the transaction based on the collateral utilized as of the reporting date.

The consolidated entity does not report this section.

Include:

- Both bi-lateral and tri-party transactions.
- Transactions with embedded optionality or structured features should be reported based on the earliest exercisable maturity.
- Evergreen or extendible repos in the appropriate maturity column based on the remaining contractual maturity.

- Do not make assumptions about future extensions.
- “Collateral upgrade” transactions, involving collateral for collateral activity with internal counterparties should be reported as two distinct transactions in the appropriate asset categorization class.

Exclude:

- Transactions with 3<sup>rd</sup> parties or external non-firm affiliated counterparties. External unsecured transactions should be reported in the appropriate lines in Section 8 (Unsecured Financing).
- Intra-entity transactions or activity between two groups within the reporting legal entity.
- Equity investments in affiliates.

#### **14.10 Internal Repo Conducted with Non-rehypothecated Collateral**

#### **14.11 Category A-I**

Report in this line item, using the appropriate maturity column, all inter-company repurchase agreement transactions conducted using the asset categories that belong to the A-I group as listed in the asset category table, **except transactions collateralized by securities that, if not otherwise pledged, would qualify for reporting as unencumbered assets in section 4**. These transactions should be excluded from this line and be reported in Line 14.12.

#### **14.12 Category A-I Unencumbered**

Report in this line item, using the appropriate maturity column, all internal repurchase agreement transactions conducted using collateral that originated from the firm’s inventory of unencumbered assets (defined in Section 4) using the asset categories that belong to the A-I group as listed in the asset category table.

- Do not enter these balances as unencumbered assets in Section 4.

#### **14.13 Category A-II**

Report in this line item, using the appropriate maturity column, all inter-company repurchase agreement transactions conducted using the asset categories that belong to the A-II group as listed in the asset category table, **except transactions collateralized by securities that, if not otherwise pledged, would qualify for reporting as unencumbered assets in section 4**. These transactions should be excluded from this line and be reported in Line 14.14.

#### **14.14 Category A-II Unencumbered**

Report in this line item, using the appropriate maturity column, all internal repurchase agreement transactions conducted using collateral that originated from the firm’s inventory of unencumbered assets (as defined in Section 4) using the asset categories that belong to the A-I group as listed in the asset category table.

- Do not enter these balances as unencumbered assets in Section 4.

#### **14.15 Category B**

Report in this line item, using the appropriate maturity column, all inter-company repurchase agreement transactions conducted using the asset categories that belong to the B group as listed in the asset category table.

#### **14.16 Category C**

Report in this line item, using the appropriate maturity column, all inter-company repurchase agreement transactions conducted using the asset categories that belong to the C group as listed in the asset category table.

#### **14.17 Category D**

Report in this line item, using the appropriate maturity column, all inter-company repurchase agreement transactions conducted using the asset categories that belong to the D group as listed in the asset category table.

#### **14.20 Internal Repo Conducted with Rehypothecated Collateral**

#### **14.21 Category A-I**

Report in this line item, using the appropriate maturity column, all inter-company repurchase agreement transactions conducted using the asset categories that belong to the A-I group as listed in the asset category table.

#### **14.22 Category A-II**

Report in this line item, using the appropriate maturity column, all inter-company repurchase agreement transactions conducted using the asset categories that belong to the A-II group as listed in the asset category table.

#### **14.23 Category B**

Report in this line item, using the appropriate maturity column, all inter-company repurchase transactions conducted using the asset categories that belong to the B group as listed in the asset category table.

#### **14.24 Category C**

Report in this line item, using the appropriate maturity column, all inter-company repurchase transactions conducted using the asset categories that belong to the C group as listed in the asset category table.

#### **14.25 Category D**

Report in this line item, using the appropriate maturity column, all inter-company repurchase agreement transactions conducted using the asset categories that belong to the D group as listed in the asset category table.

#### **14.30 Internal Securities Lending**

#### **14.31 Category A-I**

Report in this line item, using the appropriate maturity column, all inter-company securities lending transactions conducted using the asset categories that belong to the A-I group as listed in the asset category table.

#### **14.32 Category A-II**

Report in this line item, using the appropriate maturity column, all inter-company securities lending transactions conducted using the asset categories that belong to the A-II group as listed in the asset category table.

#### **14.33 Category B**

Report in this line item, using the appropriate maturity column, all inter-company securities lending transactions conducted using the asset categories that belong to the B group as listed in the asset category table.

#### **14.34 Category C**

Report in this line item, using the appropriate maturity column, all inter-company securities lending transactions conducted using the asset categories that belong to the C group as listed in the asset category table.

#### **14.35 Category D**

Report in this line item, using the appropriate maturity column, all inter-company securities lending transactions conducted using the asset categories that belong to the D group as listed in the asset category table.

#### **14.40 Internal Forward Start Repo**

#### **14.41 Internal Cash Inflows due to Forward Settlements**

Report the incoming cash flows related to forward starting inter-office repurchase agreement, securities lending, and dollar roll transactions in this line item.

- Aggregate incoming cash flows across all forward starting categories.
- Report the incoming cash flows into the maturity column that corresponds to the settlement date of the transaction.
- Only include in this line the *incoming* cash portion of the forward start transaction.
  - Report the outgoing, or maturing, portion of the repurchase

agreement, securities lending, or dollar roll transactions in its respective category (i.e., non-rehypothecated, rehypothecated or securities lending transaction), by asset type and appropriate maturity column: Example: A tomorrow/next repo transaction of non-rehypothecated B collateral.

- Place the incoming cash side of the transaction on Line 14.41 in Business Day 1.
- Place the outgoing cash side of the transaction (the maturity) on Line 14.15(Non-rehypothecated collateral Category B) in Business Day 2.

#### **14.50 & 14.60 Internal Reverse Repo & Securities Borrowing**

Report gross contractual maturity cash flows of inter-company reverse repurchase agreements, securities borrowed or dollar roll transactions in the appropriate line item and column. Report the contractual cash payment to be received, including principal and interest. Do not report the fair market value of the pledged securities, unless otherwise noted. Report on a gross basis. ASC 210-20-45 (formerly FIN 41) netting does not apply for this report.

Report transactions in the appropriate line based on the Asset Category Table. Dollar roll lending transactions are included in reverse repurchase agreements. For transactions that allow for collateral agreement amendments, report the transaction based on the collateral utilized on the reporting date.

Include:

- Both bi-lateral and tri-party transactions.

- Transactions with embedded optionality or structured features should be reported based on the earliest exercisable maturity column.
- Evergreen or extendible reverse repurchase agreements in the appropriate maturity column corresponding to the remaining contractual maturity.
  - Do not make assumptions about future extensions.
- “Collateral upgrade” transactions involving collateral for collateral activity with internal entities should be reported as two distinct transactions in the appropriate asset categorization class.

#### **14.50 Internal Reverse Repo**

#### **14.51 Category A-I**

Report in this line item, using the appropriate maturity column, all inter-company reverse repurchase agreement transactions conducted using the asset categories that belong to the A-I group as listed in the asset category table. Transactions in this asset group where the collateral received meets the definition of unencumbered assets (glossary) should be excluded from this line and be reported in Line 14.52.

#### **14.52 Category A-I Unencumbered**

Report in this line item, using the appropriate maturity column, all inter-company reverse repurchase agreement transactions conducted that are to be counted as part of the firm’s inventory of unencumbered assets using the asset categories that belong to the A-I group as listed in the asset category table.

- Do not enter these balances as unencumbered in Section 4.
- A-I securities reversed in and counted as unencumbered assets of the reporting legal entity cannot be counted as unencumbered assets of any other internal legal entity.

- Reverse repurchase agreement transactions conducted with external counterparties where the collateral is ultimately designated for inclusion as unencumbered assets are to be reported in Section 7 (Reverse Repurchase & Securities Borrowing Transactions).

#### **14.53 Category A-II**

Report in this line item, using the appropriate maturity column, all inter-company reverse repurchase agreement transactions conducted using the asset categories that belong to the A-II group as listed in the asset category table. Transactions in this asset group where the collateral received meets the definition of unencumbered assets (glossary) should be excluded from this line and be reported in Line 14.54

#### **14.54 Category A-II Unencumbered**

Report in this line item, using the appropriate maturity column, all inter-company reverse repurchase agreement transactions conducted that are to be counted as part of the firm's inventory of unencumbered assets using the asset categories that belong to the A-II group as listed in the asset category table.

- Do not report these balances as unencumbered in Section 4.
- A-II securities reversed in and counted as unencumbered assets of the reporting legal entity cannot be counted as unencumbered assets of any other internal legal entity.
- Reverse repurchase agreement transactions conducted with external counterparties where the collateral is ultimately designated for inclusion as unencumbered assets are to be reported in Section 7.

#### **14.55 Category B**

Report in this line item, using the appropriate maturity column, all inter-company reverse repurchase agreement transactions conducted

using the asset categories that belong to the B group as listed in the asset category table. Do not report these balances as unencumbered in Section 4.

#### **14.56 Category C**

Report in this line item, using the appropriate maturity column, all inter-company reverse repurchase agreement transactions conducted using the asset categories that belong to the C group as listed in the asset category table. Do not report these balances as unencumbered in Section 4.

#### **14.57 Category D**

Report in this line item, using the appropriate maturity column, all inter-company reverse repurchase agreement transactions conducted using the asset categories that belong to the D group as listed in the asset category table. Do not report these balances as unencumbered in Section 4.

#### **14.60 Internal Securities Borrowing**

#### **14.61 Category A-I**

Report in this line item, using the appropriate maturity column, all securities borrowed transactions conducted using the asset categories that belong to the A-I group as listed in the asset category table.

#### **14.62 Category A-II**

Report in this line item, using the appropriate maturity column, all securities borrowed transactions conducted using the asset categories that belong to the A-II group as listed in the asset category table.

#### **14.63 Category B**

Report in this line item, using the appropriate maturity column, all securities borrowed transactions conducted using the asset categories that belong to the B group as listed in the asset category table.

#### **14.64 Category C**

Report in this line item, using the appropriate maturity column, all securities borrowed transactions conducted using the asset categories that belong to the C group as listed in the asset category table.

#### **14.65 Category D**

Report in this line item, using the appropriate maturity column, all securities borrowed transactions conducted using the asset categories that belong to the D group as listed in the asset category table.

#### **14.70 Internal Forward Start Reverse Repo**

#### **14.71 Internal Cash Outflows due to Forward Settlements**

Report outgoing cash flows related to forward starting reverse repo, securities borrowed, or reverse dollar roll transactions in this line item

- Aggregate outgoing cash flows across all forward starting categories.
- Report the outgoing cash flows into the maturity column that corresponds to the settlement date of the transaction.
- Only include in this line the outgoing cash portion of the forward start transaction.
- Report the incoming, or maturing, portion of the internal reverse repo or securities borrowing transaction in its respective category, by asset type and appropriate maturity column: Section 14.50 or 14.60.
  - Example – A Tomorrow/Next reverse repo transaction of Category B collateral
    - Place the outgoing cash side of the transaction reported as a Business Day 1 outgoing cash flow Line 14.71
    - Place the incoming side of the transaction (the

maturity) on Line 14.55 in Business Day 2.

#### **14.80 Internal Supplemental Information**

##### **14.81 Trapped Liquidity due to Legal Ring Fencing**

Report known balances for the reporting entity that are trapped and subject to legal or regulatory restrictions on movement.

##### **14.82 FRB 23-A Capacity**

Report the entity's FRB 23-A eligible capacity available on the template tab. For reporting legal entities that are banks, this line captures the bank's capacity to lend to Section 23-A affiliates. For reporting legal entities that are non-banks, this line captures the entity's capacity to borrow from Section 23-A affiliates.

##### Bank Entities:

Section 23A of the Bank Holding Company Act limits the aggregate amount of covered transactions between an insured depository institution and any single affiliate (other than a financial subsidiary) to no more than 10 percent of the insured depository institution's capital stock and surplus, and the aggregate amount of covered transactions with all affiliates (including financial subsidiaries) to no more than 20 percent of the insured depository institution's capital stock and surplus. An insured depository institution may engage in covered transactions with a single financial subsidiary up to 20 percent of the insured depository institution's capital stock and surplus.

- Bank entities may do monthly capital calculations, since daily calculations are not typical. If a firm calculates on a more frequent basis, update the 23-A

capacity to reflect the most recent capital calculations.

#### Broker dealer Entities

For Broker dealer entities, FRB 23-A capacity is related to the available securities that are eligible under FRB 23-A regulations and can be subject to transfer on the day. Please calculate the amount that is readily available. If various assets qualify for 23-A, but cannot achieve full acceptance under the rule due to mark-to-market restrictions or other operational constraints, do not include them

#### **15.00 Contingency Funding Items**

Report all contingent items that could impact the funding and liquidity at the reporting institution. For lines that cannot be calculated on a daily basis, report the date of the last calculation and the frequency of calculation in the Comments column.

- Example: If the most recent calculation occurred on January 31 and the number is calculated on a weekly basis report: January 31 -Weekly.

#### **15.11 Undrawn Secured Committed Facilities Received Including Warehousing Facilities**

Report any undrawn secured committed facilities available to the reporting firm from legally committed non-financial 3<sup>rd</sup> party facilities. Do not include undrawn facilities available to the reporting firm from external financial institutions in this line, but in Line 5.40 (Undrawn Committed Facilities Offered from External Financial Institutions).

#### **15.12 Undrawn Committed Liquidity Facilities Provided to Non-Financial Corporates**

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

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

Exclude:

- Commitments to sovereigns and structured vehicles (should be reported in lines 15.16 and 15.15 respectively).
- Liquidity commitments provided to financial institutions which are reported in Line 11.40 (Committed & Undrawn Liquidity Facilities Provided to Financial Institutions).

#### **15.13 Undrawn Committed Credit Facilities Provided to Non-Financial Corporates**

Report undrawn credit commitments (other than liquidity commitments) provided to external non-financial corporate entities and Public Sector Entities (PSEs). This includes, for example, general working capital facilities for corporate entities (e.g. revolving credit facilities in place for general corporate and/or working capital purposes, undrawn letters of credit).

- Exclude commitments to sovereigns and structured vehicles.
- Exclude credit commitments provided to financial institutions which are reported in Line 11.50 (Committed & Undrawn Credit Facilities Provided to Financial Institutions).

#### **15.14 Undrawn Retail Overdraft Facilities, Committed Mortgage Pipeline Business and any other Retail Lending Commitments**

Report all external retail facilities that the firm has provided and considers contractually extended.

- Include HELOCs in this line.

- Exclude any unconditionally revocable commitment such as credit card lines in this line. Credit cards are not within the scope of this report.

### **15.15 Undrawn Commitments & Explicit Funding Guarantees to Sponsored & 3<sup>rd</sup> party structured vehicles (Conduit, SPVs & SIVs)**

Report undrawn commitments and explicit funding guarantees provided to sponsored and 3<sup>rd</sup> party structured vehicles.

### **15.16 Undrawn Commitments & Explicit Funding Guarantees to Sovereigns**

Report undrawn commitments and explicit (contractual) funding guarantees provided to sovereigns.

### **15.21 Debt Bought back on Day T**

Report the total amount of debt issued by the firm that the firm repurchased on Day T. This line item includes securities bought back to retire and securities bought back as part of market making activity.

- Include CP, Wholesale CDs, Long Term Debt, Structured Notes, ABCP, etc.
- Example: The firm purchases \$100 of long term debt as part of its market making activities. Report \$100 in Line 15.21

### **15.22 Debt Held in Inventory on Day T**

Report the total amount of debt issued by the firm that the firm holds in inventory at the close of business on Day T. This line item includes securities bought back to retire and securities bought back as part of market making activity.

- Include CP, Wholesale CDs, Long Term Debt, Structured Notes, ABCP, etc.
  - Example: The firm purchases \$100 of long term debt (non-structured) from an investor.

- If the firm retires the debt on Day T, do not report entry in this line and reduce the balance of long term debt outstanding in Line 8.40 (Long-Term Debt-Non-Structured).
- If the firm keeps the debt in its inventory, report \$100 in this line. When the firm sells any portion of the debt back into the market, reduce the balance in this line.

### **15.23 Securities with Put Options - Optionality Exercised**

Report the amount of securities issued by the firm which investors have exercised the put option on Day T.

- Do not include intercompany transactions.
- Report the amount to be paid out to the holder. For example, if the security has a notional of \$1mm with a put price of \$101, record \$1.010mm.

### **15.24 Securities with Put Options - Potential to be Exercised**

Report total outstanding amount of securities issued by the firm that investors can potentially put back to the firm.

- Do not include intercompany transactions.
- Put the amount to be paid to the holder. For example, if the security has a notional of \$1mm with a put price of \$101, record \$1.010mm.
- Example: The firm issued a \$100 Wholesale CD with a 21-day put option to an investor.
  - Report \$100 in Line 15.24.

- The CD should also be in Line 8.70 in the 15 – 30 Days maturity column.
- If an investors exercises the put option, remove the \$100 in Line 15.24 and place the \$100 in Line 15.23

### **15.31 Total Collateral Required from a One-Notch Downgrade**

Report the total cumulative market value of additional collateral the firm is required to post from a one-notch downgrade.

- Report figures based on existing firm specific stress scenarios.

### **15.32 Total Collateral Required from a Two-Notch Downgrade**

Report the total cumulative market value of additional collateral the firm is required to post from a two-notch downgrade.

- Report figures based on existing firm specific stress scenarios.

### **15.33 Total Collateral required from a Three-Notch Downgrade**

Report the total cumulative market value of additional collateral the firm is required to post from a three-notch downgrade.

- Report figures based on existing firm specific stress scenarios.

### **15.40 Trapped Liquidity in Foreign Entities Under Stress**

Provide an estimate of the total amount of funds that the firm estimates will be trapped in foreign entities under a stress event scenario.

- Note the most significant funds trapped by location in the Comments column.
- Report this number based on a firm specific stress scenario.

- Use the firm's most severe stress scenario.

### **16.00 Funding Pricing –**

Report the wholesale funding pricing of the firm across various products and maturities stated in an absolute rate (rounded to two decimals) in this section. Report transaction rates on Day T executed with external counterparties.

- Example: if the firm paid 350 bps for 1-week commercial paper, report 3.50 in Line 16.22 (Commercial Paper) in the Business Day 6 through Cal(endar) Day 14 column.
- Convert all discounted instruments to money market yields.
- Report the weighted average yield of funding executed in each maturity column on Day T.
  - In the cases where the line calls for the price across more than one category of funding type (i.e., Line 16.21-Fed Funds, Eurodollars, CDs, Prom Notes, and Bank Notes) use the weighted average rate across the products.
- For days that the firm does not source any funding for a given product and/or maturity, leave the item(s) blank.
- In the secured financing lines (16.31 – 16.33) report the price of funding for general collateral.
  - Do not report special collateral transactions.
- Convert floating rate instruments with original maturity less than one-year to a bullet format (i.e., interest at maturity) and report the money market yield in the maturity bucket corresponding to the final maturity date.
- For transactions greater than 1-year: Convert the price of funds to a spread vs. 3-Month LIBOR.

- Example: If the firm issues a 2-year CD at 3-monthLIBOR +25bps, report 0.25 in line 16.21.
- Example 2: If the firm issues a 2-year fixed rate CD convert the yield to a spread over 3-month LIBOR and report the spread in line 16.21.
- Do not report transactions with embedded options (e.g. put option).
- Eurodollar transactions include transactions in all Eurocurrency markets (e.g. Euro yen).
- Only report transactions executed in non-USD currencies if those transactions are used to raise USD.
- Report the implied USD yield.

## **16.10 Asset Backed Commercial Paper**

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

## **16.11 ABCP Single-Seller**

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

## **16.12 ABCP Multi-Seller**

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

## **16.13 Collateralized CP**

Report the weighted average pricing for collateralized CP sponsored by the firm.

## **16.20 Unsecured Funding Pricing**

Report the weighted average pricing for wholesale unsecured funding. Wholesale unsecured funding is defined as those liabilities and general obligations that are raised from non-natural persons (i.e., legal entities, including sole proprietorships and partnerships) and are not collateralized by legal rights to specifically designated assets owned by the borrowing institution in the case of bankruptcy, insolvency, liquidation, or resolution. Obligations related to derivatives contracts are explicitly excluded from this definition.

## **16.21 Fed Funds, Eurodollars, CDs, Prom Notes, and Bank Notes**

Report the weighted average pricing for fed funds, Eurodollars, CDs, promissory notes and bank notes used to raise USD.

## **16.22 Commercial Paper**

Report the weighted average pricing for commercial paper.

## **16.23 Large Institutional Deposits**

Report the weighted average pricing for large institutional deposits, as defined by the institution.

## **16.30 Secured Funding Pricing**

Report the weighted average pricing of repurchase financing.

## **16.31 Treasury**

Report the weighted average pricing of repurchase financing using treasury collateral.

## **16.32 Agency**

Report the weighted average pricing of repurchase financing using Agency (non-MBS) collateral.

## **16.33 Agency MBS**

Report the weighted average pricing of repurchase financing using Agency MBS collateral.

## **GLOSSARY**

### **Asset Backed Commercial Paper**

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

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

### **Asset Backed Security**

A financial security backed by a loan, lease or receivables against assets other than real estate and mortgage-backed securities.

### **Bankers Acceptances**

A banker's acceptance is a draft or bill of exchange that has been drawn on and accepted by a banking institution (the "accepting bank") or its agent for payment by that institution at a future date that is specified in the instrument.

### **Bank Notes**

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

### **Brady Bonds**

Dollar-denominated bonds issued mostly by Latin American countries.

### **Brokered CDs**

Represents deposits which the banking subsidiaries of the reporting Bank Holding

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

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

### **Commercial Paper**

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

### **Corporate Bonds**

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

### **Covered Bonds**

Bonds issued and owned by a bank or mortgage institution and are subject by law to special public supervision designed to protect bond holders.

### **Evergreen/Extendible Repo/Resale**

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

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

### **Fed Funds**

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

### **Forward Starting Repurchase/Reverse**

**Repurchase** Forward starting repurchase/reverse repurchase transactions are those transactions whose starting leg is one or more business days in the future.

### **Long-Term Debt-Structured**

Debt instruments with an original maturity of greater than or equal to one year whose principal and/or interest payments are linked to an underlying asset (e.g., commodity linked notes, equity linked notes, reverse convertible notes, currency linked notes).

### **Long-Term Debt-Unstructured**

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

### **Margin Loans**

Collateralized loans extend to customers for the purpose of taking leverage trading positions.

### **Prime Brokerage**

Prime brokerage is a package of services offered to large active investors, particularly hedge funds. These services usually include: securities lending; capital introductions; and risk analytics.

### **Promissory Notes**

A financial instrument in which the issuer promises in writing to pay a determinate sum of money to the payee, either at a fixed or determinable future time or on demand of the payee, under specific terms. If the promissory

note is unconditional and readily saleable, it is a negotiable instrument.

### **Repurchase/Resale Agreements**

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

### **Securities borrowing/lending**

Securities borrowing/lending transactions are typically initiated by broker-dealers and other financial institutions that need specific securities to cover a short sale or a customer's failure to deliver securities sold. A transferee (borrower) of securities generally is required to provide collateral to the transferor (lender) of securities, commonly cash but sometimes other securities or standby letters of credit, with a value slightly higher than that of the securities borrowed.

### **Sovereign**

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

### **Special Purpose Vehicle<sup>4</sup>**

Also referred to as a "bankruptcy-remote entity" whose operations are limited to the acquisition and financing of specific assets. The SPV is usually a subsidiary company with an asset/liability structure and legal status that makes its obligations secure even if the parent company goes bankrupt.

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<sup>4</sup> Not according to Generally accepted accounting principles (GAAP)

## **TBA purchases and sales**

A forward contract for the purchase or sale of mortgage-backed securities to be delivered on a specified future date; however the specific pool of mortgages that will be delivered to fulfill the forward contract are unknown at the time of the trade.

## **Unencumbered Assets**

Unencumbered assets refer to securities that meet the following conditions:

- Assets should be under the control of the specific function, or functions, charged with managing the liquidity risk of the firm (typically the treasurer).
- Assets should be managed with the clear and sole intent for use as a source of contingent funds.

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

## **U.S.**

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

## **Wholesale CDs**

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

## FR 2052a Appendix A

### File Format

A data file should be submitted using MS Excel version 2003 or later. Do not send a PDF of the submission. Do not modify or add/delete columns or rows to any template. Do not rename tab names in the template or add any passwords. Any changes will result in a rejection of the submission and will require a resubmission of the file.

#### File naming convention:

The file name should consist of three parts with each part separated by an underscore ("\_"):

- The bank holding company ticker symbol, which is the publicly traded U.S. equity ticket symbol. If entity does not have a ticker symbol, consult your on-site supervisory team.
- The as of date in MMDDYYYY format
- A version number
  - Example: A bank with the ticker symbol ABC submitted for the first time as-of 12/31/2010, the file name should read: **ABC\_12312010\_v1.xls**.
  - All submissions must include the version number in the file name; however the number should only be incremented if submissions are successful.
    - If a file is submitted successfully, but a revision for that as of date is later deemed necessary, the revised file should follow the same convention with the version number incremented by one.
      - File Name: **ABC\_12312010\_v2.xls**
    - If a file is rejected (e.g. file name **ABC\_12312010\_v1.xls**), maintain the original file name for the resubmission (e.g. **ABC\_12312010\_v1.xls**).

### Required Information

- Enter the Firm Ticker in Cell C1
- Report the as-of-date in the “as-of-date field on the consolidated tab in Cell C2.
- On each reporting tab, fill in the RSSD ID for the legal entity being reported on the tab in cell B4.
  - The RSSD ID will fill in automatically in succeeding rows. The RSSD IDs are available from your respective onsite supervisory team members.

### Common Submission Errors

Any change to the template can result in the rejection of the template submission. For example:

- Physical changes to the template
  - Examples: Adding lines, columns, etc.
- Numeric accuracy related:
  - Examples: if the sum of the columns does not equal the total column.

- Changing the names of the tabs.
- Changing the names of the entity on a tab.
- Putting other text in the as-of-date other than the correct date.
- Incorrect file name.

**FR 2052a Appendix B**  
**Asset Category Table**

| Category  | Instruments  |
|---|--|
| A-I   | Sovereign issuances: Bills, Notes, Bonds - <b>0%</b> risk - weight   |
|   | Government Sponsored Enterprises, Agencies, PSE's: Bills, Notes, Bonds, Inflation Indexes, Zero Coupons, STRIPS, with <b>0%</b> risk-weight  |
|   | Marketable securities issued by Supranational quasi-governmental entities representing claims on or claims guaranteed by sovereigns, central banks, BIS, IMF, EC, non-central government public sector entities (PSEs) or multilateral development banks. Only issuances with a <b>0%</b> risk-weight  |
|   | FDIC Temporary Liquidity Guarantee Program backed issuance until the guarantee end date  |
|   | Sovereign debt for <b>non-0%</b> risk weight sovereigns, issued in domiciled currency or foreign currency, to the extent that this asset purchase matches the liquidity requirement needs of the bank's operations in that non US jurisdiction.  |
| A-II  | Sovereign debt for <b>non-0%</b> risk-weight sovereigns, sovereign or central bank debt securities issued in domestic currencies by the sovereign or central bank in the country in which the liquidity risk is being taken or in the bank's home country, to the extent that this asset purchase matches the liquidity requirement in the firm's home country |
|   | Government Sponsored Enterprises, Agencies, PSE's(including Munis): Bills, Notes, Bonds, Inflation Indexes, Zero Coupons, STRIPS, with <b>20%</b> risk-weight  |
|   | Foreign Government Agencies qualifying for the <b>20%</b> risk weight  |
|   | Brady Bond – USD and non USD denominated   |
|   | Corporate Bond AA- and higher - USD and non USD denominated issued by non-financial institutions   |
| B   | Covered Bond AA- and higher – USD and non USD denominated and not self-issued  |
|   | Government Sponsored Enterprises, Agencies, PSE's(including Munis): Bills, Notes, Bonds, Inflation Indexes, Zero Coupons, STRIPS, with <b>greater than 20%</b> risk-weight   |
|   | Corporate bonds rated A+ to and including BBB- and not self-issued   |
|   | Covered bonds rated A+ to and including BBB- and not self-issued   |
|   | Corporate bonds issued by financials AAA down to and including BBB- and not self-issued  |
| C   | Bankers Acceptances, Certificates of Deposit, and Commercial Paper A1/ P1 or higher and not self-issued  |
|   | Commercial and Agricultural Loans  |
|   | Commercial Real Estate Loans Construction Real Estate Loans  |
|   | Construction Real Estate Loans   |
|   | Consumer Loans - Autos, Private Banking, Installment, etc.   |
|   | Consumer Loans - Credit Card Receivables, Student Loans  |
|   | Consumer Loans - Subprime Credit Card Receivables  |
| D   | Home Equity  |
|   | 1-4 Family Residential Mortgages   |
|   | Equities (including GSE Stock like FHLB, FNMA)   |
|   | Structured products including RMBS, CMBS, ABS etc.   |
| Commodities   |  |
| <b>Any other securities</b>   |  |
| For loan collateral class only include current loans, and loans less than 30-days past due. |  |

## FR 2052a - Appendix C

**Institution Name:**

**As of Date:**

| LIQUIDITY USES AND SOURCES                         | FR 2052a<br>subset items<br>reported twice a month |
|--|--|
|  | Consolidated view only                             |
| <b>Secured Financing</b>                           |  |
| ABCP   | 1.1  |
| <i>Collateralized Borrowing</i>                    |  |
| Federal Reserve                                    | 2.1  |
| FHLB   | 2.2  |
| <i>Repo/Securities Lending</i>                     |  |
| Treasuries / Agency Debt                           | 3.11   |
| Agency MBS   | 3.13   |
| Investment Grade Bonds                             | 3.15   |
| Liquid Equities                                    | 3.17   |
| Repo / Securities Lending - All Others             | 3.17   |
| <b>Unsecured Financing</b>                         |  |
| Commercial Paper                                   | 8.1  |
| Wholesale CDs                                      | 8.7  |
| Fed Funds and Eurodollar Purchased                 | 8.3  |
| Committed & funded loans provided from other banks | 8.8  |
| Long - Term Debt                                   | 8.1  |
| Unsecured Financing – Other                        | 8.9  |
| <b>Other Immediate Potential Cash Outflows</b>     |  |
| Derivatives Payable Due Next Day                   | 11.1   |
| Collateral Called for Next Day Delivery            | 11.3   |
| Prime Brokerage: net free credit                   | 12.1   |
| Committed & unfunded amounts offered to banks      | 11.4   |
| <b>Anticipated Cash inflows</b>                    |  |
| Fed Funds and Eurodollars Sold                     | 6.1  |
| <b>Immediate Potential Cash Inflows</b>            |  |
| Derivative Receivable Due Next Day                 | 5.1  |
| Collateral Called for Next Day Receipt             | 5.3  |