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GENERAL INSTRUCTIONS

Purpose

The FR 2052a report collects data elements that will enable the appropriate Federal banking agencies to assess the liquidity profile of reporting firms.

Confidentiality

The data collected on the FR 2052a report receives confidential treatment. Information for which confidential treatment is provided may subsequently be released by the reporting institution's primary federal supervisor in accordance with the terms of 12 CFR 4.16 (OCC), 12 CFR 261.16 (Board), 12 CFR 309.6 (FDIC), or as otherwise provided by law.

LCR Rule

For purposes of these instructions, the LCR Rule means 12 CFR part 50 for national banks and Federal savings associations, Regulation WW or 12 CFR part 249 for Board-regulated institutions, and 12 CFR part 329 for the FDIC-supervised institutions.

Undefined Terms

Any undefined term used herein has the meaning set forth in the LCR Rule.

Who Must Report

For U.S. Chartered Firms:

U.S. chartered firms with \$50 billion or more in total consolidated assets must report.

The parent company for those firms with less than \$250 billion in total consolidated assets and with less than \$10 billion of on-balance sheet foreign exposure should submit data for the following entities: the global consolidated entity and the parent only (ignoring consolidated subsidiaries). Consult your supervisory teams to determine if the parent company should also separately report any consolidated banks or non-banks that are material contributors to the firm's funding and liquidity operations.

The parent company for those firms with \$250 billion or more in total consolidated assets or \$10 billion or more of on-balance sheet foreign exposure should submit data for the following entities: the global consolidated entity, the parent only (ignoring consolidated subsidiaries),

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and, separately, each material legal entity (each consolidated bank and non-bank entity that is a material contributor to the firm's funding and liquidity operations). For these firms, all bank entities with total consolidated assets of \$10 billion or more are considered material legal entities. Consult your supervisory teams to determine other material legal entities that should also be reported.

For Foreign (non-U.S.) Chartered Firms (FBOs):

FBOs with U.S. operations of \$50 billion or more should report for their consolidated U.S. operations, as well as for all material entities outside the U.S. managed from the U.S. For FBOs that own U.S. entities subject to the LCR Rule, material entities include at least those entities subject to the LCR Rule. Consult your supervisory teams to determine other material entities that should also 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 U.S. Generally Accepted Accounting Principles (GAAP).

Any material conduits or special purpose entities (SPEs) that are not consolidated under GAAP should be discussed with the supervisory team to ensure that the liquidity risk of those entities is properly addressed.

Rules of Consolidation

For purposes of this report, the consolidated entity will report all offices (e.g., branches, subsidiaries, affiliates, variable interest entities (VIEs), and international banking facilities (IBFs)) that are within the scope of the consolidated firm as described 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 intracompany balances between offices, subsidiaries, and other entities included in the scope of the consolidated firm are to be eliminated and must be excluded from the consolidated report.

For purposes of this report, each material entity required to report will report on a consolidated basis. Intracompany transactions between offices of the reporting entity are eliminated in consolidation.

Frequency of Reporting

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Subject to the transitions below, firms with less than \$250 billion in total consolidated assets and with less than \$10 billion of on-balance sheet foreign exposure must submit a report monthly.

Subject to the transitions below, firms with \$250 billion or more in total consolidated assets or \$10 billion or more of on-balance sheet foreign exposure must submit a report on each business day.

For Foreign (non-U.S.) Chartered Firms:

Subject to the transitions below, FBOs with \$50 billion or more in U.S. operations and less than \$100 billion in U.S. broker-dealer assets must submit a report monthly. However, subject to the transitions below, to facilitate appropriate supervisory oversight during stressed market conditions, these FBOs must have the ability to report on each business day. Supervisory teams will test for this ability by periodically requesting daily data.

Subject to the transitions below, FBOs with \$50 billion or more in U.S. operations and \$100 billion or more in U.S. broker-dealer assets must submit a report on each business day.

Transitions:

<i>Firm Description</i>	<i>Frequency</i>	<i>First As-of Date</i>
U.S. chartered firms with total assets \geq \$700 billion or with \geq \$10 trillion in assets under custody*	Monthly	03/31/2015**
	Daily	07/01/2015
U.S. chartered firms with total assets $<$ \$700 billion and with $<$ \$10 trillion in assets under custody but total assets \geq \$250 billion or foreign exposure \geq \$10 billion	Monthly	07/31/2015**
	Daily	07/01/2016
U.S. chartered firms with total assets \geq \$50 billion but total assets $<$ \$250 billion and foreign exposure $<$ \$10 billion	Monthly	01/31/2016
FBOs with U.S. operations \geq \$50 billion and U.S. broker-dealer assets \geq \$100 billion	Monthly	03/31/2015

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	Daily	07/01/2015
FBOs with U.S. operations \geq \$50 billion and U.S. broker-dealer assets < \$100 billion	Monthly	01/31/2016
	Monthly***	07/31/2016
<p>* “Assets under custody” is defined in the Y-15 reporting instructions. ** These firms must comply with the transitions set forth in the LCR Rule, which requires an LCR calculation monthly starting in January 2015. However, these firms do not need to report on 2052a until this reporting as-of date. *** These FBOs must have the ability to report on each business day. If the FBO consolidates a U.S. chartered firm that would independently have to report daily, then the FBO must report daily.</p>		

Holidays

For U.S. bank holidays and weekends, no positions should be reported. For data reported by entities in international locations, if there is a local bank holiday, submit data for those entities using the data from the previous business day.

When to Submit the Report

The reports should be submitted by 12:00 pm EST each business day.

As-of Date (Day T)

Day T refers to the as-of date of the data, which is at most two business days prior to the submission date.

What Must Be Reported

The data collection is grouped into three broad categories of data elements:

- Inflows
 - Inflows represent cash that the reporting entity is contractually owed and expects to receive from fully performing transactions, as well as the reporting firm’s ability to generate cash from assets through repurchase agreements, sale, or by exercising other contractual rights.

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- Outflows
 - Outflows represent cash obligations that the reporting entity contractually owes, as well as behavioral-based obligations that may give rise to additional cash obligations or increases in required funding, such as unanticipated draws on committed facilities or loss of funding from customer short positions.
- Supplemental
 - Supplemental refers to additional data elements that support the assessment of the reporting entity's funding and liquidity profile, but do not otherwise meet the definition of inflows or outflows.

Field Definitions**Reporting entity**

Report in this field the relevant entity associated with every inflow, outflow, and other data element. The list of reportable entities is specific to each reporting firm. Coordinate entity naming conventions with the supervisory team.

- For products or exposures that span multiple reporting entities, allocate balances to each reporting entity in a manner consistent with internal risk management and reporting practices. For example, consolidated exposures, such as unfunded commitments to multinational entities, that are not normally attributed to a specific reporting entity may be allocated pro-rata to multiple reporting entities, provided that the allocation better represents the reporting firm's contingent funding profile and is consistent with internal risk management practices. Discuss with the supervisory team as necessary.

Currency

Domestic firms with less than \$250 billion in total consolidated assets and \$10 billion of on-balance sheet foreign exposure may report all assets, liabilities, and other informational data elements in USD millions.

For all other firms, report in this field the currency denomination of all assets, liabilities, and other informational data elements. All currency-denominated values should be reported in millions (e.g., U.S. dollar-denominated transactions in USD millions, sterling-denominated transactions in GBP millions). Use the following currency codes: USD, EUR, GBP, CHF, JPY, AUD, and CAD.

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- For all other currencies, convert to USD according to the closing exchange rate on the as-of date (T) using the same currency conversion convention.

Converted

Report this field as “True” if the data element values have been converted to USD-equivalent values.

Product

Refer to the product definitions section for specific guidance on the classification of inflows, outflows, and supplemental items. Unless otherwise specified, do not report the same transaction more than one time for each reporting entity.

Sub-Product

The sub-product field is used in conjunction with the product field to further differentiate similar data elements.

- The sub-product is only a required field for certain products.
- For a full listing of acceptable product and sub-product combinations, see Appendix II.

Counterparty

The following counterparty types are used across the Inflows-Secured, Inflows-Unsecured, Outflows-Secured, Outflows-Deposits, Outflows-Wholesale and Outflows-Other tables. The definitions for these types should be applied consistently across all tables where applicable, except in the case of a Debt Issuing SPE, which is treated differently in the Outflows-Other table for certain products.

- **Retail**
Refers to a counterparty who is a natural person. Retail includes a living or testamentary trust that is solely for the benefit of natural persons, does not have a corporate trustee, and terminates within 21 years and 10 months after the death of grantors or beneficiaries of the trust living on the effective date of the trust or within 25 years, if applicable under state law. Retail does not include other legal entities, sole proprietorships, or partnerships. Other legal entities, proprietorships and partnerships should be reported, as appropriate, in one of the sub-products as defined below.

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- **Small Business**
Refers to entities managed as retail exposures that exhibit the same liquidity risk characteristics as retail customers. The total aggregate funding raised from these entities should not exceed \$1.5 million from the perspective of the consolidated reporting entity. Under circumstances where small business entities are affiliated, the \$1.5 million threshold should be assessed against the aggregate funding or lending exposures of the affiliated group.
- **Non-Financial Corporate**
Refers to commercial entities that are not owned by central governments, local governments or local authorities with revenue-raising powers, and that are non-financial in nature (i.e., do not meet the definition of Bank, Supervised Non-Bank Financial Entity, or Other Financial Entity as identified in the sections below).
- **Sovereign**
Refers to a central government or an agency, department or ministry.
- **Central Bank**
Refers to a bank responsible for implementing its jurisdiction's monetary policy.
- **Government Sponsored Entity (GSE)**
Refers to entities established or chartered by the Federal government to serve public purposes specified by the United States Congress, but whose debt obligations are not explicitly guaranteed by the full faith and credit of the United States government.
- **Public Sector Entity (PSE)**
Refers to a state, local authority, or other governmental subdivision below the sovereign level.
- **Multilateral Development Bank**
Refers to the International Bank for Reconstruction and Development, the Multilateral Investment Guarantee Agency, the International Finance Corporation, the Inter-American Development Bank, the Asian Development Bank, the African Development Bank, the European Bank for Reconstruction and Development, the European Investment Bank, the European Investment Fund, the Nordic Investment Bank, the Caribbean Development Bank, the Islamic Development Bank, the Council of Europe Development Bank, and any other entity that provides financing for national or regional development in which the U.S. government is a shareholder or

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contributing member or which the appropriate Federal banking agency determines poses comparable risk.

- **Other Supranational**

International or regional organizations or subordinate or affiliated agencies thereof, created by treaty or convention between sovereign states that are not multilateral development banks, including the International Monetary Fund, the Bank for International Settlements, and the United Nations.

- **Bank (subject to prudential supervision)**

Refers to a depository institution; bank holding company or savings and loan holding company; foreign bank; credit union; industrial loan company, industrial bank, or other similar institution described in section 2 of the Bank Holding Company Act of 1956, as amended (12 U.S.C. 1841 et seq.); national bank, state member bank, or state non-member bank that is not a depository institution. This term does not include non-bank financial entities that have an affiliated banking entity, bridge financial companies as defined in 12 U.S.C. 5381(a)(3), or new depository institutions or bridge depository institutions as defined in 12 U.S.C. 1813(i).

- **Supervised Non-Bank Financial Entity**

(1) A company that the Financial Stability Oversight Council has determined under section 113 of the Dodd-Frank Act (12 U.S.C. 5323) shall be supervised by the Board of Governors of the Federal Reserve System and for which such determination is still in effect.;

(2) A company that is not a bank but is included in the organization chart of a bank holding company or savings and loan holding company on the Form FR Y-6, as listed in the hierarchy report of the bank holding company or savings and loan holding company produced by the National Information Center (NIC) Web site, provided that the top-tier depository institution holding company is subject to a minimum liquidity standard under 12 CFR part 249;

(3) An insurance company;

(4) A securities holding company as defined in section 618 of the Dodd-Frank Act (12 U.S.C. 1850a); broker or dealer registered with the SEC under section 15 of the Securities Exchange Act (15 U.S.C. 78o); futures commission merchant as defined in section 1a of the Commodity Exchange Act of 1936 (7 U.S.C. 1 et seq.); swap dealer as defined in section 1a of the Commodity Exchange Act (7 U.S.C. 1a); or security-based swap dealer as defined in section 3 of the Securities Exchange Act (15 U.S.C. 78c);

(5) A designated financial market utility, as defined in section 803 of the Dodd-Frank Act (12 U.S.C. 5462);

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(6) An investment advisor, as defined in section 202 of the Investment Advisers Act of 1940 (15 U.S.C. 80b-2); and

(7) Any company not domiciled in the United States (or a political subdivision thereof) that is supervised and regulated in a manner similar to entities described in paragraphs (1) through (6) of this definition (e.g., a foreign banking organization, foreign insurance company, foreign securities broker or dealer or foreign financial market utility).

(8) A supervised non-bank financial entity does not include:

(i) U.S. government-sponsored enterprises;

(ii) Small business investment companies, as defined in section 102 of the Small Business Investment Act of 1958 (15 U.S.C. 661 et seq.);

(iii) Entities designated as Community Development Financial Institutions (CDFIs) under 12 U.S.C. 4701 et seq. and 12 CFR part 1805; or

(iv) Central banks, the Bank for International Settlements, the International Monetary Fund, or multilateral development banks.

- **Debt Issuing SPE**

Refers to SPE¹ that issue commercial paper or non-equity securities. This counterparty type should only be used to identify stand-alone SPEs that issue debt and are not consolidated on an affiliated entity's balance sheet for purposes of financial reporting, except for exposures reported in the Outflows-Other table under products O.O.4: Credit Facilities and O.O.5: Liquidity Facilities. All debt issuing SPEs should be identified as such for products O.O.4 and O.O.5, regardless of whether they are consolidated by an affiliate for financial reporting.

- **Other Financial Entity**

Refers to a private equity fund or hedge fund whose investment advisor is required to file SEC Form PF (other than a small business investment company as defined in section 102 of the Small Business Investment Act of 1958 (15 U.S.C. 661 et seq.)), or any mutual fund or financial counterparty that does not fall into any of the above categories.

- **Other**

Refers to any counterparty that does not fall into any of the above categories.

¹ An SPE refers to a company organized for a specific purpose, the activities of which are significantly limited to those appropriate to accomplish a specific purpose, and the structure of which is intended to isolate the credit risk of the SPE.

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Use the asset category table in Appendix III to identify the type of collateral for all relevant inflows, outflows, and informational items.

- For securities that have multiple credit risk profiles, report the transaction or asset based on the lowest quality.
- Use the risk weightings as derived for the reporting of Basel III risk-based capital.
- Work with supervisory teams to address questions on the categorization of specific assets.

Collateral Value

Refers to the fair value under GAAP of the referenced asset or pool of collateral, gross of any haircuts, according to the close-of-business marks on the as-of date.

Maturity Bucket

Report the appropriate maturity time bucket value for each data element, based on the listing provided in Appendix IV.

- Report all information based on the contractual maturity of each data element.
 - Do not report based on behavioral or projected assumptions.
- “Day 1” (Calendar Day 1) represents balances on T+1 (maturing the next calendar day from T).
- Report non-maturity transactions and balances (e.g., retail demand deposits) as “Open”.
- Outflows with embedded options that are exercisable at the investor’s discretion should be reported at the earliest date the funds can be withdrawn by the investor.
- Inflows with embedded options that are exercisable at the borrower’s discretion should be reported at the latest date the funds can be paid by the borrower (internal and/or external).
- Outflows with embedded options that are exercisable at the reporting entity’s discretion should be reported at the earliest date the funds can be paid by the reporting entity. However, if the reporting entity has a call option on an outflow instrument where the counterparty is a GSE, PSE, sovereign entity, or central bank or where the instrument had an original maturity greater than one year and the call option does not go into effect for a period of 180 days following the issuance of the instrument, then the original maturity can be used to determine the proper maturity bucket.

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- Inflows with embedded options that are exercisable at the reporting entity's discretion should be reported at the latest date the funds can be received by the reporting entity.
- For outflows with embedded options, if the option is subject to a contractually defined notice period, the reporting entity must determine the earliest possible contractual maturity date regardless of the notice period. For inflows with embedded options, if the option is subject to a contractually defined notice period, the reporting entity must determine the latest possible contractual maturity date based on the borrower using the entire notice period.
- Report all executed transactions, including transactions that have traded but have not settled.
 - Do not report transactions that are anticipated, but have not yet been executed.
- Further guidance that is only relevant to specific products is provided in the product definitions section.

Effective Maturity Bucket

This field is only relevant for data elements in the Inflows-Secured table. Report a maturity time bucket value in this field for all Inflows-Secured data elements where the collateral received has been rehypothecated. With respect to a transaction reported in the Inflows-Secured table, to the extent the transaction is secured by collateral that has been pledged in connection with either a secured funding transaction or collateral swap exchange, the effective maturity date is the later of the stated maturity date of the secured lending transaction, or the maturity date of the secured funding transaction or collateral swap to which the collateral has been pledged.

Maturity Amount

Report the notional amount contractually due to be paid or received at maturity for each data element.

- All notional currency-denominated values should be reported in millions (e.g., U.S. dollar-denominated transactions in USD millions, sterling-denominated transactions in GBP millions).
- This amount represents the aggregate balance of trades, positions or accounts that share common data characteristics (i.e., common field values).
 - Example: The banking entity has corporate customers with a total of \$2.25 billion in operational and non-operational deposits, of which:

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- \$1 billion is operational and fully FDIC insured with an open maturity;
 - \$500 million is non-operational uninsured with an open maturity; and
 - \$750 million is non-operational uninsured maturing on calendar day 5.
- Table 1 below illustrates how the total operational and non-operational corporate deposit balance should be disaggregated and reported across these three distinct combinations of fields in the deposit table (O.D).

Table 1 – Example: maturity amount aggregation

O.D fields:	Reporting Entity	Currency	Converted	PID	Product	SID	Sub-Product	Maturity Amount	Maturity Bucket	Collateral Class	Collateral Value	Insured	Trigger	Rehyp'd	Internal	Internal Counterparty
Sample 1:	BANK	USD	No	4	Operational	3	Non-financial corporate	1,000	Open			FDIC	N		N	
Sample 2:	BANK	USD	No	5	Non-operational	3	Non-financial corporate	500	Open			Uninsured	N		N	
Sample 3:	BANK	USD	No	5	Non-operational	3	Non-financial corporate	750	Day 5			Uninsured	N		N	

Forward Start Bucket

This field is only relevant for data elements with a forward-starting leg (i.e., the trade settles at a future date). Report the appropriate maturity bucket for the forward-starting settlement date of each applicable data element, based on the maturity buckets provided in Appendix IV. See the Supplemental-Foreign Exchange table guidance in the product definitions section for further instruction on how to report forward-starting foreign exchange transactions.

Forward Start Amount

This field is only relevant for data elements with a forward-starting leg. In conjunction with the forward start bucket, report the notional amount due to be paid or received on the opening trade settlement date of forward starting transactions. See the Supplemental-Foreign Exchange table guidance in the product definitions section for further instruction on how to report forward-starting foreign exchange transactions.

Internal

This field is only relevant for data elements reporting transactions between FR 2052a reporting entities and designated internal counterparties (i.e., affiliated transactions). Flag all data elements representing these transactions with a “Yes” in this field. Affiliated transactions are defined as all transactions between the reporting entity and any other entity external to the reporting entity that falls under the “Scope of the Consolidated Entity” as defined in these instructions (e.g., branches, subsidiaries, affiliates, VIEs, and IBFs).

DRAFT**Internal Counterparty**

This field is only relevant for data elements reporting affiliated transactions. Report the internal counterparty for affiliated transactions referenced above in this field.

Treasury Control

This field is only applicable to the Assets, Secured and Inflows-Other tables (however, the concept is also implicated for certain Supplemental Information products). Use this field to flag (“Yes”) assets, or transactions secured by assets that meet the operational requirements for eligible HQLA in the LCR Rule, which addresses: the operational capability to monetize; policies that require control by the function of the bank charged with managing liquidity risk; policies and procedures that determine the composition; and not being client pool securities or designated to cover operational costs.

Do not set [Treasury Control]=“Yes” in the Secured-Inflows table where the collateral received has been rehypothecated and pledged to secure a collateral swap where the collateral that must be returned at the maturity of the swap transaction does not qualify as HQLA per the FR 2052a Asset Category Table (Appendix III).

Market Value

This field is only applicable to the Assets and Informational Items tables. Report the fair value under GAAP for each applicable data element.

- Report values according to the close-of-business marks on the as-of date.

Lendable Value

This field is only applicable to the Assets table. Report the lendable value of collateral for each applicable data element in the assets table.

- Lendable value is the value that the reporting entity could obtain for assets in secured funding markets after adjusting for haircuts due to factors such as liquidity, credit and market risks.

Prime Brokerage

This field is applicable to the Secured, Unsecured, Other, Wholesale, Informational Items, and Foreign Exchange tables. Use this field to flag (“Yes”) all data elements that relate specifically to the prime brokerage or prime services business.

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- Prime brokerage refers to a package of services offered by an entity whereby the entity, among other services, executes, clears, settles, and finances transactions entered into by the customer or a third-party entity on behalf of the customer (such as an executing broker), and where the entity has a right to use or rehypothecate assets provided by the customer, including in connection with the extension of margin and other similar financing of the customer.

Settlement

This field is only applicable to the Secured and Foreign Exchange tables. Use this field to identify the settlement mechanisms used for Secured and Foreign Exchange products.

- Products in the secured tables should be classified using the following flags:
 - TRIPARTY: secured financing transactions settled on the US-based tri-party platform
 - OTHER: secured financing transactions settled on other (e.g., non-US) third-party platforms
 - BILATERAL: secured financing transactions settled bilaterally
- Products in the foreign exchange table should be classified using the following flags:
 - CLS: FX transactions centrally cleared via CLS
 - OTHER: FX transactions settled via other (non-CLS) central clearinghouses
 - BILATERAL: FX transactions settled bilaterally

Rehypothecated

This field is only applicable to the Outflows-Secured and Outflows-Deposits tables. Use this field to flag (“Yes”) data elements representing transactions or accounts secured by collateral that has been rehypothecated.

Unencumbered

This field is only applicable to the Inflows-Secured table. Use this field to flag (“Yes”) secured transactions where the collateral received is held unencumbered in inventory and: (i) the assets are free of legal, regulatory, contractual, or other restrictions on the ability of the reporting entity to monetize the assets; and (ii) the assets are not pledged, explicitly or implicitly, to secure or to provide credit enhancement to any transaction. Do not flag secured transactions as unencumbered if the collateral received has been pre-positioned at a central bank or Federal Home Loan Bank (FHLB), as that collateral should also be reported under product I.A.2: Capacity.

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Insured

This field is only applicable to the Outflows-Deposits table. Use this field to identify balances that are fully insured by the FDIC or other foreign government-sponsored deposit insurance systems.

- **FDIC**
Refers to deposits fully insured by FDIC deposit insurance.

- **Other**
Refers to deposits that are fully insured by non-US local-jurisdiction government deposit insurance.

- **Uninsured**
Refers to deposits that are not fully insured by FDIC deposit insurance or other non-US local-jurisdiction government deposit insurance.

Trigger

This field is only applicable to the Outflows-Deposits table. Use this field to flag (“Yes”) deposit accounts that include a provision requiring the deposit to be segregated or withdrawn in the event of a specific change or “trigger”, such as a change in a reporting entity’s credit rating.

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DRAFT**I.A: Inflows-Assets****I.A.1: Unencumbered Assets**

Refers to assets that are purchased outright that are (i) free of legal, regulatory, contractual, or other restrictions on the ability of the reporting entity to monetize the assets; and (ii) not pledged, explicitly or implicitly, to secure or to provide credit enhancement to any transaction. Exclude all unencumbered assets that are pledged to a central bank or a U.S. government-sponsored enterprise that meet the specifications of, and should be reported under, product I.A.2: Capacity. Exclude transactions involving the purchase of securities that have been executed, but not yet settled as those transactions should be reported in lines I.A.5: Unsettled Asset Purchases or I.A.6: Forward Asset Purchases, depending on the timing of settlement. If unencumbered assets have associated hedges (e.g., interest rate hedges), report the amounts payable by or receivable to the reporting institution if the hedge were to be terminated by close of business on the as-of date (T) in lines S.I.21: Unencumbered Asset Hedges – Early Termination Outflows or S.I.22: Unencumbered Asset Hedges – Early Termination Inflows, respectively. Any amounts due to the reporting institution with respect to the associated hedges should not be added or subtracted from the fair value of the asset. Include unencumbered loans held as available-for-sale or for trading purposes, even though these loans must also be reported under the appropriate Inflows-Unsecured products.

I.A.2: Capacity

Refers to the available credit extended by central banks or GSEs that is secured by acceptable collateral, where (i) potential credit secured by the assets is not currently extended to the reporting entity or its consolidated subsidiaries; and (ii) the pledged assets are not required to support access to the payment services of a central bank. The amount of available capacity should be reported net of any advances that have already been drawn upon or other forms of encumbrance (e.g., FHLB LOCs). For the purpose of reporting available capacity and encumbrance, under circumstances where draws are not assessed against specific individual assets, but rather the entire pool of collateral generally, assume that the lowest quality assets are encumbered first followed by higher quality assets (quality in terms of high-quality liquid asset categories under the LCR Rule). Include unencumbered loans held as available-for-sale or for trading purposes, even though these loans must also be reported under the appropriate Inflows-Unsecured products.

Use the [Sub-Product] field to identify the specific source of the capacity according to the following choices:

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- FRB (Federal Reserve Bank)
- SNB (Swiss National Bank)
- BOE (Bank of England)
- ECB (European Central Bank)
- BOJ (Bank of Japan)
- RBA (Reserve Bank of Australia)
- BOC (Bank of Canada)
- OCB (Other Central Bank)
- FHLB (FHLB System)
- Other GSE

I.A.3: Unrestricted Reserve Balances

Refers to reserve bank balances maintained at a Federal Reserve Bank, less the reserve balance requirement as defined in section 204.5(a)(1) of Regulation D (12 CFR 204.5(a)(1)), foreign withdrawable reserves maintained at other central banks, and Federal Reserve term deposits that are not held to satisfy reserve requirements.

Reserve Bank balances include:

- (1) Balances held in a master account of the reporting entity at a Federal Reserve Bank, less any balances that are attributable to any respondent of the reporting entity if the reporting entity is a correspondent for a pass-through account as defined in section 204.2(l) of Regulation D (12 CFR 204.2(l));
- (2) Balances held in a master account of a correspondent of the reporting entity that are attributable to the reporting entity if the reporting entity is a respondent for a pass through account as defined in section 204.2(l) of Regulation D;
- (3) “Excess balances” of the reporting entity as defined in section 204.2(z) of Regulation D (12 CFR 204.2(z)) that are maintained in an “excess balance account” as defined in section 204.2(aa) of Regulation D (12 CFR 204.2(aa)) if the reporting entity is an excess balance account participant; or
- (4) “Term deposits” of the reporting entity as defined in section 204.2(dd) of Regulation D (12 CFR 204.2(dd)) if such term deposits are offered and maintained pursuant to terms and conditions that:
 - (i) Explicitly and contractually permit such term deposits to be withdrawn upon demand prior to the expiration of the term, or that
 - (ii) Permit such term deposits to be pledged as collateral for term or automatically renewing overnight advances from the Federal Reserve Bank.

Term deposits that meet the two conditions identified in item (4) above should be reported with an [Maturity Bucket] value of “Open”. Term deposits that do not meet these conditions

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must be reported with an [Maturity Bucket] value that corresponds with the contractual maturity of the deposit.

Foreign withdrawable reserves include balances held by or on behalf of a firm at a foreign central bank that are not subject to restrictions on the ability to use the reserves.

Use the [Sub-Product] field to further identify the specific central bank account according to the following choices, or “other cash” for currency and banknotes:

- FRB (Federal Reserve Bank)
- SNB (Swiss National Bank)
- BOE (Bank of England)
- ECB (European Central Bank)
- BOJ (Bank of Japan)
- RBA (Reserve Bank of Australia)
- BOC (Bank of Canada)
- OCB (Other Central Bank)
- Other Cash

I.A.4: Restricted Reserve Balances

Refers to balances held at central banks that are not immediately withdrawable and currency and banknotes, including the reserve balance requirement as defined in section 204.5(a)(1) of Regulation D (12 CFR 204.5(a)(1)) and Federal Reserve term deposits that are held to satisfy reserve requirements.

Use the [Sub-Product] field to further identify the specific central bank account according to the following choices, or “other cash” for currency and banknotes:

- FRB (Federal Reserve Bank)
- SNB (Swiss National Bank)
- BOE (Bank of England)
- ECB (European Central Bank)
- BOJ (Bank of Japan)
- RBA (Reserve Bank of Australia)
- BOC (Bank of Canada)
- OCB (Other Central Bank)
- Other Cash

DRAFT**I.A.5: Unsettled Asset Purchases**

Refers to transactions involving the purchase of securities that have been executed, but have not yet settled; and for which the settlement contractually occurs within the period of time (after the trade date) generally established by regulations or conventions in the marketplace or exchange in which the transaction is being executed (i.e., regular-way security trades). Use the Forward Start Amount and Forward Start Bucket fields to indicate the settlement amount and settlement date of the securities purchased. If unsettled purchases of securities have associated hedges (e.g., interest rate), report the amounts payable by or receivable to the reporting institution if the hedge were to be terminated by close of business on the as-of date (T) in lines S.I.21: Unencumbered Asset Hedges – Early Termination Outflows or S.I.22: Unencumbered Asset Hedges – Early Termination Inflows, respectively. Any amounts due to the reporting institution with respect to the associated hedges should not be added or subtracted from the fair value of the asset.

I.A.6: Forward Asset Purchases

Refers to transactions involving the purchase of securities that have been executed, but not yet settled; and for which the settlement contractually occurs outside the period of time (after the trade date) generally established by regulations or conventions in the marketplace or exchange in which the transaction is being executed (i.e., not a regular-way security trade). Use the Forward Start Amount and Forward Start Bucket fields to indicate the settlement amount and settlement date of the securities purchased. These transactions must also be included in the calculation of products I.O.7: Net 30-day Derivative Receivables and O.O.20: Net 30-day Derivative Payables. If unsettled purchases of securities have associated hedges (e.g., interest rate), report the amounts payable by or receivable to the reporting institution should the hedge be terminated by close of business on the as-of date (T) in lines S.I.21: Unencumbered Asset Hedges – Early Termination Outflows or S.I.22: Unencumbered Asset Hedges – Early Termination Inflows, respectively. Any amounts due to the reporting institution with respect to the associated hedges should not be added or subtracted from the fair value of the asset.

I.U: Inflows-Unsecured

General Guidance: Report the contractual principal cash inflows, excluding interest payments, which should be reported under product I.O.6: Interest & Dividends Receivable, on all fully performing loans and placements. Do not make any assumptions about amortizations or pre-payments. For syndicated loans, only report the portion of the loan that is due to the reporting

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entity. Include overdrafts as well as instruments classified as loans based on GAAP in this section.

For all products, use the [Counterparty] field to further identify the type of borrower as one of the following:

- Retail
- Small Business
- Non-Financial Corporate
- Sovereign
- Central Bank
- GSE
- PSE
- Multilateral Development Bank
- Other Supranational
- Bank
- Supervised Financial
- Debt Issuing SPE
- Other Financial
- Other

The following list defines the scope of products to be reported in the **Inflows-Unsecured** table:

I.U.1: Onshore Placements

Refers to unsecured placements of the domestic currency between eligible domestic institutions made in the wholesale inter-bank or inter-dealer broker market. (e.g., fed funds² sold, domestic sterling sold, domestic euro, domestic yen).

I.U.2: Offshore Placements

Refers to unsecured placements of the domestic currency outside of the onshore market, but still placed through the wholesale inter-bank or inter-dealer broker market (e.g., Eurodollars, EuroSterling, EuroYen, EuroEuro).

I.U.3: Required Nostro Balances

Refers to the minimum balances held at other financial counterparties necessary to maintain ongoing operational activities, such as clearing and settlement.

² See: <http://www.newyorkfed.org/aboutthefed/fedpoint/fed15.html> for definition.

DRAFT**I.U.4: Excess Nostro Balances**

Refers to balances placed at other financial counterparties in excess of what is necessary to maintain ongoing operational activities. If a reporting entity cannot reasonably identify excess balances, do not report any balance as excess and report the entire balance in I.U.3: Required Nostro Balances.

I.U.5: Outstanding Draws on Revolving Facilities

Refers to the existing loan arising from the drawn portion of a revolving facility (e.g., a general working capital facility) extended by the reporting entity.

I.U.6: Other Loans

Refers to all other loans.

I.S: Inflows-Secured

General Guidance: For all products outlined in this table, report the contractual principal cash payment to be received, excluding interest payments, which should be reported under product I.O.6: Interest & Dividends Receivable, using the Maturity Amount field. Report the fair (market) value of the pledged securities using the Collateral Value field. Report on a gross basis; do not net borrowings against loans. FIN 41 does not apply for this report.

Asset Category: For transactions that allow for collateral agreement amendments, report the transaction based on the actual stock of collateral held as of the as-of date (T).

For all products, use the [Counterparty] field to further identify the type of borrower as one of the following:

- Retail
- Small Business
- Non-Financial Corporate
- Sovereign
- Central Bank
- GSE
- PSE
- Multilateral Development Bank
- Other Supranational
- Bank

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- Supervised Financial
- Debt Issuing SPE
- Other Financial
- Other

The following is a list of products to be reported in the **Inflows-Secured** table:

I.S.1: Reverse Repo

Refers to all reverse repurchase agreements (including under Master Repurchase Agreement or Global Master Repurchase Agreements).

I.S.2: Securities Borrowing

Refers to all securities borrowing transactions (including under Master Securities Loan Agreements).

I.S.3: Dollar Rolls

Refers to transactions using “To Be Announced” (TBA) contracts with the intent of providing financing for a specific security or pool of collateral. Report transactions where the reporting entity has agreed to buy the TBA contract and sell it back at a later date.

I.S.4: Collateral Swaps

Refers to transactions where only non-cash assets are exchanged (e.g., collateral upgrade/downgrade trades). For the purpose of this report, collateral swaps should be split into two separate borrowing and lending transactions and reported in both the Inflows-Secured and Outflows-Secured tables. This section should reflect the borrowing leg of the transaction. Report the [Collateral Class] according to the assets received. Report the fair value under GAAP of the assets received in the [Collateral Value] field. Report the fair value under GAAP of the assets pledged in the [Maturity Amount] field.

Use the [Sub-Product] field to identify the type of collateral pledged based on the asset categories defined in the LCR Rule:

- Level 1 Pledged
- Level 2a Pledged
- Level 2b Pledged
- Non-HQLA Pledged

DRAFT**I.S.5: Margin Loans**

Refers to credit provided to a client to fund a trading position, collateralized by the client's cash or security holdings.

I.S.6: Other Secured Loans (Rehypothecatable)

Refers to all other secured lending that does not otherwise meet the definitions of the Inflows-Secured products listed above, for which the collateral received is contractually rehypothecatable.

I.S.7: Other Secured Loans (Non-Rehypothecatable)

Refers to all other secured lending that does not otherwise meet the definitions of the Inflows-Secured products listed above, for which the collateral received is not contractually rehypothecatable.

I.O: Inflows-Other**I.O.1: Derivatives Receivables**

Refers to the maturing incoming cash flows related to **uncollateralized derivatives** (e.g., interest rate, equity, commodity, and option premiums). Report contractually known receivables for fixed and floating rate payables. If a floating rate has not been set, report the undiscounted anticipated cash flow by maturity. Do not include brokerage commission fees, exchange fees, or cash flows from unexercised in-the-money options. Netting receivables and payables by counterparty and maturity date is allowed if a valid netting agreement is in place, allowing for the net settlement of contractual flows. Do not include receivables related to the exchange of principal amounts for foreign exchange transactions, as these should be reported in the Supplemental-Foreign Exchange table under products S.FX.1 through S.FX.3.

I.O.2: Collateral Called for Receipt

Refers to the fair value under GAAP of collateral due to the reporting entity as of date T (the collateral flow). This product does not represent the entire stock of collateral held, which should be reported in S.I.2: Initial Margin Received or S.I.4: Variation Margin Received. Collateral calls should be related to outstanding **collateralized** contracts which include but are not limited to derivative transactions with bilateral counterparties, central counterparties, or exchanges. Use the Maturity Bucket field to identify the expected settlement date. For collateral calls with same-day settlement (i.e., the collateral is both called and received on date T), report using the "Open" value in the Maturity Bucket field.

DRAFT**I.O.3: TBA Sales**

Refers to all sales of TBA contracts for market making or liquidity providing. Do not include TBA sales which are part of a strategy to finance collateral.

I.O.4: Undrawn Committed Facilities Purchased

Refers to legally binding agreements that provide the reporting entity with the ability to draw funds at a future date. Report only facilities offered that are contractually irrevocable (i.e., committed) or conditionally revocable agreements to be able to draw funds in the future.

I.O.5: Lock-up Balance

Refers to inflows related to broker-dealer segregated accounts. The inflow amount is the fair value of all assets released from broker-dealer segregated accounts maintained in accordance with statutory or regulatory requirements for the protection of customer trading assets, provided that the calculation of the broker-dealer segregated account inflow amount, for any transaction affecting the calculation of the segregated balance (as required by applicable law), shall be consistent with the following:

- (i) In calculating the broker-dealer segregated account inflow amount, the reporting entity must calculate the fair value of the required balance of the customer reserve account as of 30 calendar days from the calculation date by assuming that customer cash and collateral positions have changed consistent with the outflow and inflow calculations required under §§ 32 and 33 of the LCR Rule.
- (ii) If the fair value of the required balance of the customer reserve account as of 30 calendar days from the calculation date, as calculated consistent with the outflow and inflow calculations required under §§ 32 and 33 of the LCR Rule, is less than the fair value of the required balance as of the calculation date, the difference is the segregated account inflow amount.
- (iii) If the fair value of the required balance of the customer reserve account as of 30 calendar days from the calculation date, as calculated consistent with the outflow and inflow calculations required under §§ 32 and 33 of the LCR Rule, is more than the fair value of the required balance as of the calculation date, the segregated account inflow amount is zero.

With respect to a transaction subject to the provisions of § 33(g) of the LCR Rule, the I.O.[Maturity Bucket] value must reflect the date of the next scheduled calculation of the amount required under applicable legal requirements for the protection of customer assets with respect to each broker-dealer segregated account, in accordance with the reporting entity's normal frequency of recalculating such requirements.

DRAFT**I.O.6: Interest and Dividends Receivable**

Refers to contractual interest and dividend payments receivable on assets owned by the reporting entity. Do not include receivables related to unsecured derivative transactions, which should be reported under product I.O.1: Derivatives Receivables and included in the calculation of I.O.7: Net 30-day Derivative Receivables. Use the [Treasury Control] field to identify payments receivable related to securities that are similarly flagged in the Inflows-Assets table. For all principal payments reported, indicate the corresponding collateral class in the [Collateral Class] field. Under circumstances where the interest and dividend payments receivable are uncertain (e.g. an indexed floating rate payment has not yet been set), forecast receivables for a minimum of 30 calendar days beyond the as-of date (T).

I.O.7: Net 30-Day Derivative Receivables

Refers to the sum of net derivative cash inflows that will be realized over the next 30 days for each counterparty. The net derivative cash inflow amount does not include amounts excluded from inflows under 33(a)(2) of the LCR Rule. Do not include amounts the reporting entity expects, or is contractually entitled to receive, 30 calendar days or less from the calculation date due to forward sales of mortgage loans and any derivatives that are mortgage commitments subject to 32(d) of the LCR Rule. The net derivative cash inflow amount for a counterparty is the sum of:

(1) The amount, if greater than zero, of contractual payments and collateral that the reporting entity will receive from the counterparty 30 calendar days or less from the calculation date under derivative transactions other than transactions described in (2) below, less the contractual payments and collateral that the reporting entity will make or deliver to the counterparty 30 calendar days or less from the calculation date under derivative transactions other than transactions described in (2) below, provided that the derivative transactions are subject to a qualifying master netting agreement; and

(2) The amount, if greater than zero, of contractual principal payments that the reporting entity will receive from the counterparty 30 calendar days or less from the calculation date under foreign currency exchange derivative transactions that result in the full exchange of contractual cash principal payments in different currencies within the same business day, less the contractual principal payments that the reporting entity will make to the counterparty 30 calendar days or less from the calculation date under foreign currency exchange derivative transactions that result in the full exchange of contractual cash principal payments in different currencies within the same business day.

DRAFT**I.O.8: Principal Payments Receivable on Unencumbered Investment Securities**

Refers to contractual principal payments receivable on reporting entity-owned investment securities. Do not include principal payments receivable on loans held as investments, which should be reported separately under the appropriate product in the Inflows-Unsecured table. Do not include principal payments receivable on securities that are currently encumbered. Do not include receivables related to interest or dividends, which should be reported under product I.O.6: Interest & Dividends Receivable. Use the [Treasury Control] field to identify payments receivable related to securities that are similarly flagged in the Inflows-Assets table. For all principal payments reported, indicate the corresponding collateral class in the [Collateral Class] field. Under circumstances where the principal payments receivable are uncertain (e.g. an index-linked structured note, where the payout has not yet been determined), forecast receivables for a minimum of 30 calendar days beyond the as-of date (T).

I.O.9: Other Cash Inflows

Refers to other contractual cash inflows that do not adhere to the definitions of the products outlined above. Contact the supervisory team to determine if the associated cash flow should be reported.

O.W: Outflows-Wholesale***Conduit and Asset-Backed Funding***

General Guidance: For products that typically make use of conduits or SPEs to finance assets for which the reporting entity 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.

Reporting Entity: In most cases, conduits should be reported as if “on-balance sheet” at one of the designated reporting entities (e.g., bank) and the “consolidated” reporting entity, specifically if the entity is consolidated under GAAP. Therefore, if the reporting entity uses a repurchase agreement to facilitate the transfer of assets to or from this conduit, this repo agreement should not be reported in any section of this report in order to avoid double counting.

If the issuance requires an additional guarantee or line of support, only report the line of support if the issuance and corresponding line of support reside in two distinct legal entities.

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Lines of support for SPEs should be reported in the Outflows-Other table according to the appropriate product instructions. For consolidated entity reporting purposes, only report the conduit issuance and do not include the line of support to avoid double counting.

If the reporting entity issues a new product that makes use of a conduit which is not defined below, please notify the supervisory team and report the balances as O.W.7: Other Asset-Backed Financing in the Outflows-Wholesale table.

The following list outlines the products that typically make use of conduits or SPVs to be reported in the **Outflows-Wholesale** table:

O.W.1: Asset-Backed Commercial Paper (ABCP) Single-Seller

O.W.2: Asset-Backed Commercial Paper (ABCP) Multi-Seller

O.W.3: Collateralized Commercial Paper

O.W.4: Asset-Backed Securities (ABS)

O.W.5: Covered Bonds

O.W.6: Tender Option Bonds

O.W.7: Other Asset-Backed Financing

Refers to (i) all other asset-backed financing arrangements that make use of conduits; and (ii) all other issuances backed by a lien on an underlying asset or pool of collateral where rights of rehypothecation over the collateral are not conferred to the investor or counterparty.

Unsecured Funding

General Guidance: For products that generate unsecured funding, report the contractual liabilities based on the remaining maturity of the issuance. Do not record book/fair value.

If the reporting entity issues a new unsecured product to generate funding that is not outlined in the list below, please notify the supervisory team and report the balances in O.W.19: Other Unsecured Financing.

The following list outlines the unsecured products to be reported in the **Outflows-Wholesale** table:

DRAFT**O.W.8: Commercial Paper****O.W.9: Onshore Borrowing**

Refers to unsecured borrowing of the domestic currency between eligible domestic institutions made in the wholesale inter-bank or inter-dealer broker market. (e.g., fed funds³ purchased, domestic sterling purchased, domestic euro, domestic yen).

Use the O.W.[Counterparty] field to further identify the type of lender according to the following choices:

- Non-financial corporate
- Sovereign
- Central Bank
- GSE
- PSE
- Multilateral Development Bank
- Other Supranational
- Bank
- Supervised Financial
- Debt Issuing SPE
- Other Financial
- Other

O.W.10: Offshore Borrowing

Refers to unsecured borrowing of the domestic currency outside of the onshore market, but still placed through the inter-bank or inter-dealer broker market (e.g., Eurodollars, EuroSterling, EuroYen, EuroEuro).

Use the O.W.[Counterparty] field to further identify the type of lender according to the following choices:

- Non-financial corporate
- Sovereign
- Central Bank
- GSE
- PSE
- Multilateral Development Bank
- Other Supranational
- Bank

³ For FRBNY definition, see: <http://www.newyorkfed.org/aboutthefed/fedpoint/fed15.html>

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- Supervised Financial
- Debt Issuing SPE
- Other Financial
- Other

O.W.11: Unstructured Long Term Debt

Refers to debt issuances with original maturity greater than 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). Include instruments classified as long-term debt under GAAP.

O.W.12: Structured Long Term Debt

Refers to debt instruments with original maturity greater than 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). Include instruments classified as long term debt under GAAP accounting rules that also meet the definition of structured outlined above.

O.W.13: Government Supported Debt

Refers to debt issuances backed by a government (e.g., TLGP).

O.W.14: Unsecured Notes

Refers to issuances of unsecured debt with original maturities less than a year, including promissory notes and bank notes, but excluding the other forms of unsecured financing defined elsewhere, and excluding all deposits as defined in the Outflows-Deposits section.

O.W.15: Structured Notes

Refers to debt instruments with original maturity less than 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).

O.W.16: Wholesale CDs

Refers to certificates of deposits greater than \$250,000 issued to counterparties that are not Retail or Small Business where the certificate of deposits are tradable, negotiable, and typically settle at DTCC.

O.W.17: Draws on Committed Lines

Refers to the outstanding amount of funds borrowed or drawn from a committed facility provided by another institution.

DRAFT**O.W.18: Free Credits**

Refers to liabilities of a broker or dealer to customers which are subject to immediate cash payment whether resulting from sales of securities, dividends, interest, deposits, or otherwise. Excludes funds in segregated accounts. These balances should be net of any debit balances (customer receivables) in related accounts (i.e., accounts under common control). Do not net against Lock-up Balances, as these should be reported separately using product I.O.5: Lock-up Balance.

O.W.19: Other Unsecured Financing

Refers to other forms of unsecured financing that are not captured above. Notify the supervisory team of products reported in this category.

O.S: Outflows-Secured

General Guidance: For all products outlined in this table, report the contractual principal cash payment to be paid at maturity, excluding interest payments (which should be reported under product O.O.19, using the Maturity Amount field). Report the fair value under GAAP of the pledged securities using the Collateral Value field. Report on a gross basis; do not net borrowings against loans. FIN 41 does not apply for this report.

For collateral class, report the type of collateral financed according to the Asset Category Table (Appendix III). For transactions that allow for collateral agreement amendments, report the transaction based on the collateral pledged as of date T.

Use the O.S.[Counterparty] field to indicate the type of counterparty for each data element:

- Retail
- Small Business
- Non-Financial Corporate
- Sovereign
- Central Bank
- GSE
- PSE
- Multilateral Development Bank
- Other Supranational
- Bank
- Supervised Financial

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- Debt Issuing SPE
- Other Financial
- Other

The following is a list of product transactions to be reported in the **Outflows-Secured** table:

O.S.1: Repo

Refers to all repurchase agreements (including under Master Repurchase Agreements or Global Master Repurchase Agreements).

O.S.2: Securities Lending

Refers to all securities lending transactions (including under Master Securities Loan Agreements).

O.S.3: Dollar Rolls

Refers to transactions using TBA contracts with the intent of financing a security or pool of collateral. Report transactions where the reporting entity has agreed to sell the TBA contract and buy it back at a later date.

O.S.4: Collateral Swaps

Refers to transactions where only non-cash assets are exchanged (e.g., collateral upgrade/downgrade trades). For the purpose of this report, collateral swaps should be split into two separate lending and borrowing transactions and reported in both the Outflows-Secured and Inflows-Secured tables. This section should be reported based on the collateral pledged. Report the [Collateral Class] according to the assets pledged. Report the fair value of these assets pledged in the [Collateral Value] field. Report the fair value of assets received in the [Maturity Amount] field.

Use the [Sub-Product] field to identify the type of collateral received based on the asset categories defined in the LCR Rule:

- Level 1 Received
- Level 2a Received
- Level 2b Received
- Non-HQLA Received

DRAFT**O.S.5: FHLB Advances**

Refers to outstanding secured funding sourced from the FHLBs. The amount borrowed and the fair value of collateral pledged to secure the borrowing should not also be included under product I.A.2: Capacity.

O.S.6: Central Bank Draws

Refers to outstanding secured funding from central banks. The amount borrowed and the fair value of collateral pledged to secure the borrowing should not also be included under product I.A.2: Capacity.

Use the O.S.[Sub-Product] field to further identify the specific source of secured funding provided according to the following groupings:

- FRB (Federal Reserve Bank)
- SNB (Swiss National Bank)
- BOE (Bank of England)
- ECB (European Central Bank)
- BOJ (Bank of Japan)
- RBA (Reserve Bank of Australia)
- BOC (Bank of Canada)
- OCB (Other Central Bank)

O.S.7: Customer Shorts

Refers to a transaction where the reporting entity's customer sells a security it does not own, and the entity subsequently obtains the same security from an internal or external source to make delivery into the sale. External refers to a transaction with a counterparty that falls outside the scope of consolidation for the reporting entity. Internal refers to securities sourced from within the scope of consolidation of the reporting entity.

Use the O.S.[Sub-Product] field to further identify the appropriate source for delivery into the sale according to the following categories:

- External Cash Transaction
 - Refers to securities sourced through a securities borrowing, reverse repo, or like transaction in exchange for cash collateral.
- External Non-Cash Transaction
 - Refers to securities sourced through a securities borrowing, reverse repo, or like transaction in exchange for non-cash collateral (e.g., collateral swap).
- Firm Longs

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- Refers to securities sourced internally from the reporting entity's own inventory of collateral.
- Customer Longs
 - Refers to securities sourced internally from collateral held in customer accounts at the reporting entity.
- Firm Longs with an Associated Derivative
 - Refers to transactions that generate funding for collateral owned by the reporting entity through a short sale coinciding with a performance-based swap derivative. The short sale is the effective source of funds and the derivative enables the reporting entity to retain the underlying market exposure. Report the maturity date of the associated derivative in the [Maturity Bucket] field.
- Unsettled (Regular Way)
 - Refers to sales that meet the definition of regular-way securities trades under GAAP, that have been executed, but not yet settled and therefore have not been covered.
- Unsettled (Forward)
 - Refers to sales that do not meet the definition of regular-way securities trades, that have been executed, but not yet settled and therefore have not been covered.

O.S.8: Firm Shorts

Refers to a transaction where the reporting entity sells a security it does not own, and the entity subsequently obtains the same security from an internal or external source to make delivery into the sale. External refers to a transaction with a counterparty that falls outside the scope of consolidation for the reporting entity. Internal refers to securities sourced from within the scope of consolidation of the reporting entity.

Use the O.S.[Sub-Product] field to further identify the appropriate source for delivery into the sale according to the following categories:

- External Cash Transaction
 - Refers to securities sourced through a securities borrowing, reverse repo, or like transaction in exchange for cash collateral.
- External Non-Cash Transaction
 - Refers to securities sourced through a securities borrowing, reverse repo, or like transaction in exchange for non-cash collateral (e.g., collateral swap).
- Firm Longs
 - Refers to securities sourced internally from the reporting entity's own inventory of collateral.

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- Customer Longs
 - Refers to securities sourced internally from collateral held in customer accounts at the reporting entity.
- Firm Longs with an Associated Derivative
 - Refers to transactions to generate funding for collateral owned by the reporting entity with a short sale coinciding with a performance-based swap derivative. The short sale is the effective source of funds and the derivative enables the reporting entity to retain the underlying market exposure. Report the maturity date of the associated derivative in the [Maturity Bucket] field.
- Unsettled (Regular Way)
 - Refers to sales that meet the definition of regular-way securities trades under GAAP, that have been executed, but not yet settled and therefore have not been covered.
- Unsettled (Forward)
 - Refers to sales that do not meet the definition of regular-way securities trades, that have been executed, but not yet settled and therefore have not been covered. These transactions should also be included in the calculation of products I.O.7: Net 30-day Derivative Receivables and O.O.20: Net 30-day Derivative Payables.

O.S.9: Other Secured Financing Transactions

Refers to all other secured financing transactions that do not otherwise meet the definitions of Outflows-Secured products listed above, and for which rehypothecation rights over the collateral pledged are conferred to the reporting entity's counterparty.

O.D: Outflows-Deposits

Collateralized Deposits: Refers to (1) a deposit of a PSE held at the reporting entity that is secured under applicable law by a lien on assets owned by the reporting entity and that gives the depositor, as holder of the lien, priority over the assets in the event the reporting entity enters into receivership, bankruptcy, insolvency, liquidation, resolution, or similar proceeding; or (2) A deposit of a fiduciary account held at the reporting entity for which the reporting entity is a fiduciary and sets aside assets owned by the reporting entity as security under 12 CFR 9.10 (national banks) or 12 CFR 150.300 – 150.320 (federal savings associations) and that gives the depositor priority over the assets in the event the reporting entity enters into receivership, bankruptcy, insolvency, liquidation, resolution, or similar proceeding. All other secured

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transactions should not be considered deposits, and should be reported in the appropriate line in the Outflows-Secured table.

For collateralized deposits, report the type of collateral using the O.D.[Collateral Class] field using the asset categories listed in the Asset Category Table (Appendix III). Report the fair value of collateral held against these deposits using the O.D.[Collateral Value] field.

Insured Deposits: Use the O.D.[Insured] field to distinguish between balances that are FDIC-insured, foreign deposits insured by a non-US local-jurisdiction government insurance system, and uninsured deposits as described in the field definitions section.

- FDIC
- Other
- Uninsured

Instructions on reporting by counterparty: Deposit products must be reported by the type of counterparty that made the deposit. Certain deposit products apply only to a subset of counterparty types. The lists of reportable counterparty types are identified by product in the following section.

For O.D.1 transactional accounts, O.D.2 non-transactional relationship accounts, and O.D.3 non-transactional non-relationship accounts, use the O.D.[Counterparty] field to distinguish deposit accounts according to the counterparty types below:

- Retail
- Small Business

For O.D.4 operational accounts and O.D.5 non-operational accounts use the O.D.[Counterparty] field to distinguish deposit accounts according to the counterparty types below:

- Non-financial corporate
- Sovereign
- Central Bank
- GSE
- PSE
- Multilateral Development Bank
- Other Supranational
- Bank

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- Supervised Financial
- Debt Issuing SPE
- Other Financial
- Other

For all other deposit products, use the O.D.[Counterparty] field to distinguish deposit accounts according to the counterparty types below:

- Retail
- Small Business
- Non-financial corporate
- Sovereign
- Central Bank
- GSE
- PSE
- Multilateral Development Bank
- Other Supranational
- Bank
- Supervised Financial
- Debt Issuing SPE
- Other Financial
- Other

The following list defines the scope of products to be reported in the **Outflows-Deposits** table:

O.D.1: Transactional Accounts

For purposes of this report, the term "Transactional Accounts" has the same meaning as Transaction Accounts under Regulation D 12 CFR 204 (Reserve Requirements of Depository Institutions); however this product only includes deposits placed by Retail and Small Business customers.

Refers to an account from which the depositor or account holder is permitted to make transfers or withdrawals by negotiable or transferable instrument, payment orders of withdrawal, telephone transfer, or other similar device for the purpose of making payments or transfers to third persons or others or from which the depositor may make third-party payments at an automated teller machine or a remote service unit, or other electronic device, including by debit card. "Transaction accounts" under Regulation D are accounts that permit a depositor or

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account holder to make transfers or payments to third parties, and permit a depositor to make transfers between accounts of the same depositor at the same institution. Transaction accounts include:

- Demand deposits
- Now accounts
- ATS accounts
- Telephone or preauthorized transfer accounts

Transaction accounts do not include savings deposits accounts that permit third party transfers provided that the depository institution complies with the transfer and withdrawal limitations applicable to “savings deposits” under Regulation D. Report savings accounts in either O.D.2 or O.D.3 depending on the characteristics of the reporting entity’s relationship with the depositor.

Refer to Regulation D for a complete definition of transaction accounts.

O.D.2: Non-Transactional Relationship Accounts

Refers to Retail and Small Business deposits in accounts that do not meet the abovementioned transactional definition, but where the underlying depositors have other established relationships with the reporting entity that make deposit withdrawal highly unlikely, such as another deposit account, a loan, and bill payment services. Discuss similar services or products with the supervisory team, as they may also qualify for this treatment. Do not report brokered, sweep or reciprocal deposits using this product, as they should be reported using products O.D.7 through O.D.12.

O.D.3: Non-Transactional Non-Relationship Accounts

Refers to Retail and Small Business deposits in accounts that do not meet the abovementioned transactional definition where the underlying depositors do not have other established relationships with the reporting entity that would otherwise make deposit withdrawal highly unlikely. Do not report brokered, sweep or reciprocal deposits using this product, as they should be reported using products O.D.7 through O.D.12.

O.D.4: Operational Accounts

Refers to deposits from counterparties that are not Retail or Small Business customers that facilitate operational services. Do not include operational escrow deposits reported under product O.D.6: Operational Escrow Accounts. Operational services means the following

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services, provided they are performed as part of cash management, clearing, or custody services:

- Payment remittance;
- Administration of payments and cash flows related to the safekeeping of investment assets, not including the purchase or sale of assets;
- Payroll administration and control over the disbursement of funds;
- Transmission, reconciliation, and confirmation of payment orders;
- Daylight overdraft;
- Determination of intra-day and final settlement positions;
- Settlement of securities transactions;
- Transfer of capital distributions and recurring contractual payments;
- Customer subscriptions and redemptions;
- Scheduled distribution of customer funds;
- Escrow, funds transfer, stock transfer, and agency services, including payment and settlement services, payment of fees, taxes, and other expenses; and
- Collection and aggregation of funds.

The operational services must be performed pursuant to a legally binding written agreement, and the termination of the agreement must be subject to a minimum 30 calendar-day notice period or as a result of termination of the agreement or transfer of services to a third party provider, the customer providing the deposit would incur significant contractual termination costs or switching costs. The deposit must be held in an account designated as an operational account and must be held for the primary purpose of obtaining the operational services. The deposit account must not be designed to create an economic incentive for the customer to maintain excess funds through increased revenue, reduction in fees, or other offered economic incentives. The reporting entity also must demonstrate that the deposit is empirically linked to the operational services and that it has a methodology that takes into account the volatility of the average balance for identifying any excess amount, which must be excluded from the operational deposit amount. The deposit must not be provided in connection with the reporting entity's provision of prime brokerage services and must not be for arrangements in which the reporting entity (as correspondent) holds deposits owned by another depository institution bank (as respondent) and the respondent temporarily places excess funds in an overnight deposit with the reporting entity.

DRAFT**O.D.5: Non-Operational Accounts**

Refers to all deposits balances from wholesale customers (excluding Small Business) which do not meet the criteria for operational deposits.

O.D.6: Operational Escrow Accounts

Refers to an account meeting the definition of an operational deposit that a designated third party (e.g., a servicer) establishes or controls on behalf of another party to process transactions such as the payment of taxes, insurance premiums (including flood insurance), or other charges with respect to a loan or transaction, including charges that the borrower and servicer have voluntarily agreed that the servicer should collect and pay. The definition encompasses any account established for this purpose, including a "trust account", "reserve account", "impound account", or other term in different localities.

With respect to, e.g., mortgage escrow accounts, an "escrow account" includes any arrangement where the servicer adds a portion of the borrower's payments to principal and subsequently deducts from principal the disbursements for escrow account items. For purposes of this section, the term "escrow account" excludes any account that is under the borrower's total control.

O.D.7: Non-Reciprocal Brokered Accounts

Refers to any deposit held at the reporting entity that is obtained, directly or indirectly, from or through the mediation or assistance of a deposit broker as that term is defined in section 29 of the Federal Deposit Insurance Act (12 U.S.C. 1831f(g)), not including a reciprocal brokered deposit or a sweep account. This definition does not include wholesale negotiable CDs (see O.W.16), listing service deposits, where the only function of a deposit listing service is to provide information on the availability and terms of accounts¹, unless they were obtained from a deposit broker.

O.D.8: Affiliated Sweep Accounts

Refers to a deposit held at the reporting entity by a customer or counterparty through a contractual feature that automatically transfers to the reporting entity from an affiliated financial company at the close of each business day amounts identified under the agreement governing the account from which the amount is being transferred. Note: This includes sweep balances that fall under a primary purpose exemption and are not reported as brokered for Call Report purposes.

O.D.9: Non-Affiliated Sweep Accounts

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Refers to a deposit held at the reporting entity by a customer or counterparty through a contractual feature that automatically transfers to the reporting entity from an unaffiliated financial company at the close of each business day amounts identified under the agreement governing the account from which the amount is being transferred. These accounts involve ongoing activity, rather than one deposit transaction.

O.D.10: Other Product Sweep Accounts

Refers to sweep programs that convert deposits into other products (e.g., CP, Fed Funds, Repo).

O.D.11: Reciprocal Accounts

Refers to any deposit held at the reporting entity that is obtained, directly or indirectly, from or through the mediation or assistance of a deposit broker as that term is defined in section 29 of the Federal Deposit Insurance Act (12 U.S.C. 1831f(g)), where the deposits are received through a deposit placement network on a reciprocal basis, such that: (1) for any deposit received, the reporting entity (as agent for depositors) places the same amount with other insured depository institutions through the network; and (2) each member of the network sets the interest rate to be paid on the entire amount of funds it places with other network members.

O.D.12: Other Third-Party Deposits

Refers to deposit accounts that are placed by a third party on behalf of counterparties that do not otherwise meet the definitions of O.D.7 through O.D.11.

O.D.13: Other Accounts

Refers to other deposit accounts that do not meet any of the definitions outlined above. Notify the supervisory team of any balance reported in this category.

O.O: Outflows-Other

Collateralized facilities: For products O.O.4 through O.O.7 use the [Collateral Value] and [Collateral Class] fields to report both the amount and type of collateral that have been posted by the counterparty to secure the used portions of committed facilities according to the appropriate instructions for these fields. Include collateral where the counterparty is contractually obligated to post collateral when drawing down the facility (e.g., if a liquidity facility is structured as a repo facility). Only report collateral if the bank is legally entitled and operationally capable to re-use the collateral in new cash raising transactions once the facility is drawn. If the range of acceptable collateral spans multiple categories as defined in the Asset Category Table (Appendix III), report using the lowest possible category.

DRAFT**O.O.1: Derivatives Payables**

Refers to the maturing outgoing cash flows related to **uncollateralized derivatives** (e.g., interest rate, equity, commodity, and option premiums). Report contractually known payables for fixed and floating rate payables. If a floating rate has not been set, report the undiscounted anticipated cash flow by maturity. Do not include brokerage commission fees, exchange fees, or cash flows from unexercised in the money options. Netting receivables and payables by counterparty and maturity date is allowed if a valid netting agreement is in place, allowing for the net settlement of contractual flows. Do not include payables related to the exchange of principal amounts for foreign exchange transactions, as these should be reported in the Supplemental-Foreign Exchange table under products S.FX.1 through S.FX.3.

O.O.2: Collateral Called for Delivery

Refers to the fair value of collateral due to the reporting entity's counterparties that has been called as of date T (i.e., the collateral flow). This product does not represent the entire stock of collateral posted, which should be reported in S.I.1: Initial Margin Posted or S.I.3: Variation Margin Posted. Collateral called for delivery should be related to the outstanding **collateralized** contracts which include, but are not limited to, derivative transactions with bilateral counterparties, central counterparties, or exchanges. Use the Maturity Bucket field to identify the expected settlement date. For collateral calls with same-day settlement (i.e., the collateral is both called and received on the as-of date T), report using the "Open" value in the Maturity Bucket field.

O.O.3: TBA Purchases

Refers to all purchases of TBA contracts for market making or liquidity providing. Do not include TBA purchases which are part of a strategy to finance collateral.

O.O.4: Credit Facilities

Refers to contractual agreements to extend funds if requested at a future date, including general working capital facilities such as revolving credit facilities for general corporate or working capital purposes. Report only facilities that include contractually irrevocable or conditionally revocable (i.e., committed) agreements to extend funds. Do not include facilities subject to a legally binding written agreement to extend funds at a future date to a counterparty that is made for the purpose of refinancing the debt of the counterparty when the counterparty is unable to obtain a primary or anticipated source of funding, which should be reported using product O.O.5: Liquidity Facility. Do not include excess or term margin capacity, which should be reported using products O.O.17 and O.O.18, respectively. Do not include retail mortgage commitments, which should be reported using product O.O.6.

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Use the O.O.[Maturity Bucket] field to indicate the earliest date the commitment could be drawn.

Use the O.O.[Counterparty] field to distinguish between facilities to different counterparties:

- Retail
- Small Business
- Non-financial corporate
- Sovereign
- Central Bank
- GSE
- PSE
- Multilateral Development Bank
- Other Supranational
- Bank
- Supervised Financial
- Debt Issuing SPE
- Other Financial
- Other

O.O.5: Liquidity Facilities

Refers to contractual agreements to extend funds to a counterparty that is made for the purpose of refinancing debt of the counterparty when it is unable to obtain a primary or anticipated source of funding. Report only facilities that include contractually irrevocable or conditionally revocable (i.e., committed) agreements to extend funds.

Report any committed, undrawn back-up facility that would be utilized to refinance the debt obligations of a customer in situations where such a customer is unable to rollover that debt in financial markets (e.g., pursuant to a commercial paper program, secured financing transactions, obligations to redeem units, etc.).

If facilities have aspects of both credit and liquidity facilities, the facility must be classified as a liquidity facility

Any facilities provided to counterparties such as hedge funds, money market funds and special purpose funding vehicles, or conduits, or other vehicles used to finance the banks own assets where the vehicles' assets and liabilities are not otherwise consolidated and independently represented with the reporting entity, should be captured in their entirety as a liquidity facility to other legal entities.

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Use the O.O.[Maturity Bucket] field to indicate the earliest date the commitment could be drawn.

Use the O.O.[Counterparty] field to distinguish between facilities to different counterparties:

- Retail
- Small Business
- Non-financial corporate
- Sovereign
- Central Bank
- GSE
- PSE
- Multilateral Development Bank
- Other Supranational
- Bank
- Supervised Financial
- Debt Issuing SPE
 - Includes TOBs and other types of structures
- Other Financial
- Municipalities for VRDN structures
- Other

O.O.6: Retail Mortgage Commitments

Refers to contractual commitments made by the reporting entity to originate retail mortgages. Use the O.O.[Maturity Bucket] field to indicate the earliest date the commitment could be drawn.

O.O.7: Trade Finance Instruments

Refers to documentary trade letters of credit, documentary and clean collection, import bills and export bills, and guarantees directly related to trade finance obligations, such as shipping guarantees.

Lending commitments, such as direct import or export financing for non-financial firms, should be included in O.O.4: Credit Facilities and O.O.5: Liquidity Facilities, as appropriate.

O.O.8: MTM Impact on Derivative Positions

Refers to the absolute value of the largest 30-consecutive calendar day cumulative net mark-to-market collateral outflow or inflow realized during the preceding 24 months resulting from derivative transaction valuation changes.

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O.O.9: Loss of Rehypothecation Rights Due to a 1 Notch Downgrade

Refers to the total fair value of the collateral over which the reporting entity would lose rehypothecation rights due to a 1 notch credit rating downgrade.

O.O.10: Loss of Rehypothecation Rights Due to a 2 Notch Downgrade

Refers to the total fair value of the collateral over which the reporting entity would lose rehypothecation rights due to a 2 notch credit rating downgrade.

O.O.11: Loss of Rehypothecation Rights Due to a 3 Notch Downgrade

Refers to the total fair value of the collateral over which the reporting entity would lose rehypothecation rights due to a 3 notch credit rating downgrade.

O.O.12: Loss of Rehypothecation Rights Due to Changes in Financial Condition

Refers to the total fair value of the collateral over which the reporting entity would lose rehypothecation rights due to a change in financial condition.

O.O.13: Total Collateral Required Due to a 1 Notch Downgrade

Refers to the total cumulative fair value of additional collateral the reporting entity's counterparties will require the reporting entity to post as a result of a 1- notch credit rating downgrade. Report figures based on contractual commitments. Collateral required includes, but is not limited to, collateral called from OTC derivative transactions and exchanges. Include outflows due to additional termination events. Do not double count balances reported in O.O.9.

O.O.14: Total Collateral Required Due to a 2 Notch Downgrade

Refers to the total cumulative fair value of additional collateral the reporting entity's counterparties will require the reporting entity to post as a result of a 2- notch credit rating downgrade. Report figures based on contractual commitments. Collateral required includes, but is not limited to, collateral called from OTC derivative transactions and exchanges. Include outflows due to additional termination events. Do not double count balances reported in O.O.10.

O.O.15: Total Collateral Required Due to a 3 Notch Downgrade

Refers to the total cumulative fair value of additional collateral the reporting entity's counterparties will require the reporting entity to post as a result of a 3- notch credit rating downgrade. Report figures based on contractual commitments. Collateral required includes, but is not limited to, collateral called from OTC derivative transactions and exchanges. Include outflows due to additional termination events. Do not double count balances reported in O.O.11.

DRAFT**O.O.16: Total Collateral Required Due to a Change in Financial Condition**

Refers to the total cumulative fair value of additional collateral the reporting entity's counterparties will require the reporting entity to post as a result of a change in the reporting entity's financial condition. Report figures based on contractual commitments. Collateral required includes, but is not limited to, collateral called from OTC derivative transactions and exchanges. Include outflows due to additional termination events. Do not double count balances reported in O.O.12.

O.O.17: Excess Margin

Refers to the total capacity of the reporting entity's customer to generate funding for additional purchases or short sales of securities (i.e., the reporting entity's obligation to fund client positions) for the following day based on the net equity in the customer's margin account.

O.O.18: Unfunded Term Margin

Refers to any unfunded contractual commitment to lend to a brokerage customer on margin for a specified duration greater than one day. Report the minimum contractually committed term that would be in effect upon a customer draw from the margin facility using the O.O.[Maturity Bucket] field.

O.O.19: Interest & Dividends Payable

Refers to interest and dividends contractually payable on the reporting entity's liabilities and equity. Do not include payables related to unsecured derivative transactions, which should be reported under product O.O.1: Derivatives Payables and which should be included in the calculation of O.O.20: Net 30-day Derivative Payables. Under circumstances where the interest and dividend payments receivable are uncertain (e.g. an indexed floating rate payment has not yet been set), forecast payables for a minimum of 30 calendar days beyond the as-of date (T).

O.O.20: Net 30-Day Derivative Payables

Refers to the sum of the net derivative cash outflow that will be realized over the next 30 days for each counterparty. The net derivative cash outflow amount does not include forward sales of mortgage loans and any derivatives that are mortgage commitments subject to 32(d) of the LCR Rule. The net derivative cash outflow amount for a counterparty is the sum of:

(1) The amount, if greater than zero, of contractual payments and collateral that the reporting entity will make or deliver to the counterparty 30 calendar days or less from the calculation date under derivative transactions other than transactions described in (2) below, less the contractual payments and collateral that the reporting entity will receive from the counterparty 30 calendar days or less from the calculation date under derivative transactions

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other than transactions described in (2) below, provided that the derivative transactions are subject to a qualifying master netting agreement; and

(2) The amount, if greater than zero, of contractual principal payments that the reporting entity will make to the counterparty 30 calendar days or less from the calculation date under foreign currency exchange derivative transactions that result in the full exchange of contractual cash principal payments in different currencies within the same business day, less the contractual principal payments that the reporting entity will receive from the counterparty 30 calendar days or less from the calculation date under foreign currency exchange derivative transactions that result in the full exchange of contractual cash principal payments in different currencies within the same business day.

O.O.21: Other Outflows Related to Structured Transactions

Refers to any incremental potential outflows related to structured transactions sponsored but not consolidated by the reporting entity that are not otherwise reported.

O.O.22: Other Cash Outflows

Refers to any other material cash outflows not reported in any other line that can impact the liquidity of the reporting entity. Do not report 'business as usual' expenses such as rents, salaries, utilities and other similar payments. Include cash needs that arise out of an extraordinary situation (e.g., a significant cash flow needed to address a legal suit settlement or pending transaction).

S.I: Supplemental-Informational

The following list defines the scope of products to be reported in the Supplemental-Informational table.

Products S.I.1 through S.I.6 below, refer to the stock of collateral held or posted by the reporting entity related to certain transactions (e.g., derivatives). For these products only, the following "Sub-Product" and "Sub-Product 2" fields must also be reported.

Use S.I.[Sub Product] field to distinguish the stock of collateral according to the following categories:

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- Rehypothecatable – Unencumbered (and Treasury Controlled)
- Rehypothecatable – Encumbered (or not Treasury Controlled)
- Non-Rehypothecatable
- Segregated Cash
- Non-Segregated Cash

Use the **S.I.[Sub Product 2]** field to further distinguish the stock of collateral according to the following categories:

- Bilateral
Refers to collateral posted or received in relation to derivatives activities for which collateral payments settle bilaterally.
- Centralized
Refers to collateral posted or received in relation to derivatives transactions for which collateral payments settle via a centralized financial market utility (e.g., a central counterparty).

S.I.1: Initial Margin Posted - House

Refers to the fair value of collateral that the reporting entity has posted (total stock by applicable [Collateral Class]) to its counterparties as initial margin on its own proprietary derivatives positions.

S.I.2: Initial Margin Posted - Customer

Refers to the fair value of collateral that the reporting entity has posted (total stock by applicable [Collateral Class]) to its counterparties as initial margin on behalf of customers.

S.I.3: Initial Margin Received

Refers to the fair value of collateral that the reporting entity has received (total stock by applicable [Collateral Class]) from its counterparties as initial margin.

S.I.4: Variation Margin Posted - House

Refers to the fair value of collateral that the reporting entity has posted (total stock by applicable [Collateral Class]) to its counterparties as variation margin on its own proprietary derivatives positions.

S.I.5: Variation Margin Posted - Customer

Refers to the fair value of collateral that the reporting entity has posted (total stock by applicable [Collateral Class]) to its counterparties as variation margin on behalf of customers.

DRAFT**S.I.6: Variation Margin Received**

Refers to the fair value of collateral that the reporting entity has received (total stock by applicable [Collateral Class]) from its counterparties as variation margin.

S.I.7: Collateral Disputes Deliverables

Refers to the fair value of collateral called by the reporting entity's counterparties that the reporting entity has yet to deliver due to a dispute. Disputes include, but are not limited to, valuation of derivative contracts.

S.I.8: Collateral Disputes Receivables

Refers to the fair value of collateral that the reporting entity has called from its counterparties, but has not yet received due to a dispute. Disputes include, but are not limited to, valuation of derivative contracts.

S.I.9: Sleeper Collateral Deliverables

Refers to (1) the fair value of unsegregated collateral that the reporting entity may be required by contract to return to a counterparty because the collateral currently held by the reporting entity exceeds the counterparty's current collateral requirements under the governing contract; and (2) the fair value of collateral that the reporting entity is contractually obligated to post to a counterparty, but has not yet posted as it has not yet been called by the reporting entity's counterparty.

S.I.10: Sleeper Collateral Receivables

Refers to the fair value of collateral that the reporting entity could call for or otherwise reclaim under legal documentation, but has not yet been called.

S.I.11: Derivative Collateral Substitution Risk

Refers to the potential funding risk arising from the reporting entity's derivative counterparties having the contractual ability to substitute collateral with higher liquidity value currently held by the reporting entity with collateral of lower liquidity value or collateral that the reporting entity cannot monetize either due to liquidity or operational constraints. Report only a single value in USD per reporting entity, representing the difference between the fair value of the collateral held and the fair value of collateral that could be received, after applying the haircut factors prescribed in the LCR Rule (i.e., 0% for Level 1 assets, 15% for Level 2a assets, 50% for Level 2b assets, and 100% for all other assets).

S.I.12: Derivative Collateral Substitution Capacity

Refers to the potential funding capacity arising from the reporting entity's contractual ability to substitute collateral with higher liquidity value currently posted to a derivatives counterparty

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with collateral of lower liquidity value. Report only a single value in USD per reporting entity, representing the difference between the fair value of the collateral held and the fair value of the collateral that could be posted, after applying the haircut factors prescribed in the LCR Rule (i.e., 0% for Level 1 assets, 15% for Level 2a assets, 50% for Level 2b assets, and 100% for all other assets).

S.I.13: Other Collateral Substitution Risk

Refers to the potential funding risk arising from the reporting entity's counterparties of non-derivative transactions having the contractual ability to substitute collateral with higher liquidity value currently held by the reporting entity with collateral of lower liquidity value or collateral that the reporting entity cannot monetize either due to liquidity or operational constraints. Report only a single value in USD per reporting entity, representing the difference between the fair value of the collateral held and the fair value of collateral that could be received, after applying the haircut factors prescribed in the LCR Rule (i.e., 0% for Level 1 assets, 15% for Level 2a assets, 50% for Level 2b assets, and 100% for all other assets).

S.I.14: Other Collateral Substitution Capacity

Refers to the potential funding capacity arising from the reporting entity's contractual ability to substitute collateral with higher liquidity value currently posted to a counterparty of a non-derivative transaction with collateral of lower liquidity value. Report only a single value in USD per reporting entity, representing the difference between the fair value of the collateral held and the fair value of the collateral that could be posted, after applying the haircut factors prescribed in the LCR Rule (i.e., 0% for Level 1 assets, 15% for Level 2a assets, 50% for Level 2b assets, and 100% for all other assets).

S.I.15: Long Market Value Client Assets

Refers to the fair value of clients' long positions held at the reporting entity.

S.I.16: Short Market Value Client Assets

Refers to the fair value of clients' short positions held at the reporting entity.

S.I.17: Gross Client Wires Received

Refers to all wires received into Prime Brokerage client accounts occurring on day T.

S.I.18: Gross Client Wires Paid

Refers to all wires paid from Prime Brokerage client accounts occurring on day T.

DRAFT**S.I.19: Subsidiary Liquidity That Cannot be Transferred**

Refers to an amount of assets of each reporting entity's subsidiaries that is in excess of the net outflows, calculated pursuant to the LCR Rule, of that subsidiary that is not freely transferrable to affiliates due to statutory, regulatory, contractual, or supervisory restrictions (including sections 23A and 23B of the Federal Reserve Act and Regulation W)

Use the "Internal Counterparty" (*S.I.[Internal Counterparty]*) field to indicate the entity from which the assets cannot be transferred.

S.I.20: FRB 23A Capacity

Report the entity's FRB 23A eligible capacity available. Section 23A of the Federal Reserve Act limits the aggregate amount of covered transactions between an insured depository institution and any single affiliate 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 to no more than 20 percent of the insured depository institution's capital stock and surplus.

Bank Entities: For reporting legal entities that are banks, FRB 23A capacity should reflect the bank's capacity to engage in covered transactions with Section 23A affiliates.

Non-bank Entities: For non-bank reporting entities, FRB 23A capacity should reflect the ability to engage in covered transactions with each affiliated depository institution. Use the *S.I.[Internal Counterparty]* field to indicate the relevant affiliated depository institution entity.

S.I.21: Unencumbered Asset Hedges – Early Termination Outflows

Refers to all cash outflows that would arise from the early termination of a hedge associated with unencumbered assets reported in the Inflows-Assets table. Use the Collateral Class field to indicate the type of unencumbered asset associated with the hedge.

S.I.22: Unencumbered Asset Hedges – Early Termination Inflows

Refers to all cash inflows that would arise from the early termination of a hedge associated with unencumbered assets reported in the Inflows-Assets table. Use the Collateral Class field to indicate the type of unencumbered asset associated with the hedge.

S.I.23: Non-Structured Debt Maturing in Greater than 30-days – Primary Market Maker

Refers to the reporting entity's non-structured debt issuances with remaining maturities beyond 30-days for which the reporting entity is the primary market maker.

DRAFT**S.I.24: Structured Debt Maturing in Greater than 30-days – Primary Market Maker**

Refers to the reporting entity's structured debt issuances with remaining maturities beyond 30-days for which the reporting entity is the primary market maker.

S.FX: Supplemental-Foreign Exchange

General Guidance: Foreign exchange transactions are broken down into spot transactions and two general derivative classifications: forwards and swaps.

Report in the FX table only those transactions that cash settle with the physical exchange of currency. Do not report non-deliverable transactions (e.g., non-deliverable forwards or contracts for differences). Transactions reported here should not be excluded from the calculation of I.O.7: Net 30-day Derivatives Receivables or O.O.20: Net 30-day Derivatives Payable entries. Report periodic interest payments associated with transactions such as cross-currency swaps using I.O.1: Derivatives Receivables for contractual unsecured interest receivable and O.O.1: Derivatives Payables for contractual unsecured interest payable, using the currency field to identify the currency denomination of each cash flow; do not report periodic interest payments in the FX table. Additionally, margin collateral flows related to non-deliverable derivatives should be reported as collateral payable (O.O.2) and collateral receivable (I.O.2) where appropriate. The exchange of margin collateral related to secured FX transactions with a physical settlement should also be excluded from this section and reported as collateral payable (O.O.2) and collateral receivable (I.O.2) where appropriate.

Date and amount fields: The FX table includes "Forward Start" and "Maturity" fields to capture transactions that have both initial and final settlement cash flows (e.g. FX Swaps). The "Forward Start" fields generally refer to the "near" leg of the transaction, while the "Maturity" fields refer to the final maturity or "far" leg of the transaction. An exception is made for the treatment of FX options, which is described in further detail below.

Currency reporting: FX transactions require the reporting of two currencies (i.e., the receivable currency and the payable currency). Report the currency receivable upon final maturity (i.e., final settlement) of the transaction in the S.FX.[Currency 1] field, and the currency payable upon final maturity of the transaction in the S.FX.[Currency 2] field.

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In the case of transactions for Spot FX, FX Forward (i.e. “Forward Outright”) or currency futures, the one-time settlement is the final maturity.

In the case of FX Swaps, the final maturity refers to the settlement at the long side (or “Far leg”) of the FX swap transaction.

- The S.FX.[Maturity Amount Currency 1] field and S.FX.[Forward Start Amount Currency 1] field must both correspond with the S.FX.[Currency 1] field; therefore the S.FX.[Forward Start Amount Currency 1] will reflect the payable amount on the near leg of swap transactions, while S.FX.[Maturity Amount Currency 1] will correspond with the receivable amount upon final maturity (the far leg).

For currencies not currently covered by the FR 2052a report, provide notional amounts converted into USD and set the S.FX.[Converted] field equal to “True”.

Centrally settled transactions: Use the S.FX.[Settlement] field to indicate if transactions are centrally settled (e.g., through CLS) or bilaterally settled (i.e. OTC). If transactions are centrally settled through CLS, report “CLS”, if they are centrally settled but not through CLS, report “Other”. If the transaction is settled bilaterally, report “Bilateral”.

FX Options: Report transactions with embedded options such as currency options, currency swaptions or other exotic currency products using the product or products that best align with contractual structure, and indicate the type of option bought or sold in the Foreign Exchange Option Direction field.

Foreign Exchange Option Directions include “Sold”, which indicates that the reporting entity has sold the option to its client (i.e., it is exercised at the client’s discretion), and “Purchased”, which indicates that the reporting entity retains the option (i.e., it is exercised at the reporting entity’s discretion).

- Report the option expiration date in the S.FX.[Maturity Bucket] field.

If the option cannot be exercised until a future date, report the first possible date the option could settle (if exercised) in the S.FX.[Forward Start Maturity Bucket] field.

For European-style options on forward transactions, where the exercise date coincides with the expiration date, report the same date using both the S.FX.[Forward Start Maturity Bucket] and S.FX.[Maturity Bucket] fields. For European-style swaptions, report the exercise date using the

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S.FX.[Forward Start Maturity Bucket] field and report the final maturity of the swap using the S.FX.[Maturity Bucket] field.

Under circumstances where the reporting entity has sold an option that carries preconditions or limitations on either the entity's own or its customer's ability to exercise the optionality, report the position ignoring these limitations, unless the option can no longer be contractually exercised.

- Example: the reporting entity has sold an American-style barrier option to exchange USD for €1mm EUR any time in the next 30 days at \$1.34 per euro, provided the spot rate does not exceed \$1.40 per euro. Report the option as an option sold with a S.FX.[Maturity Amount Currency 1] value of €1mm, a S.FX.[Maturity Amount Currency 2] value of \$1.34mm, an [Foreign Exchange Option Direction] of "Sold" and a [Maturity Bucket] of Day 30, even if the existing spot rate is in excess of \$1.40 per euro.

Report options with variable pricing for which the rate has yet to be determined using a best estimate of what the pricing would be at the earliest possible exercise date.

- Example: the reporting entity has purchased an American-style average rate currency option to exchange USD for €1mm EUR based on the average closing price over the two weeks prior to the option being exercised. In this case, use the average closing price over the two weeks prior to the as-of date (T), as the option could be exercised immediately (e.g., if the average rate was \$1.34 per euro, report a S.FX.[Maturity Amount Currency 1] value of €1mm, a S.FX.[Maturity Amount Currency 2] value of \$1.34mm).

For complex transactions that may involve multiple legs and/or resemble a combination of FR 2052a FX Products, disaggregate the transaction and report it as multiple transactions in accordance with the available FR 2052a FX products and the underlying settlement cash flows.

- Example: A swap contract for which the near leg is non-optional and the far leg is fully optional. Report this transaction as two separate forward FX transactions and use the S.FX.[Foreign Exchange Option Direction] field to differentiate the optionality on the far leg of the transaction.

The following list outlines the distinct products to be reported in the **Supplemental-Foreign Exchange** Table:

DRAFT**S.FX.1: Spot**

Refers to single outright transaction involving the exchange of one currency for another at an agreed upon rate with immediate delivery according to local market convention (usually two business days). Report both the receivable and payable sides of the transaction.

S.FX.2: Forwards and Futures

Refers to transactions involving the physical exchange of two currencies at a rate agreed upon on the date of the contract for delivery at least two business days in the future or later. Refers to both forward outright transactions (e.g., bespoke bilateral contracts) and standardized futures contracts (i.e., exchange traded).

S.FX.3: Swaps

Refers to transactions involving the exchange of two currencies on a specific date at a rate agreed at the time of the conclusion of the contract (e.g., the “near” leg), and a reverse exchange of the same two currencies at a date further in the future at a rate (generally different from the rate applied to the near leg) agreed at the time of the contract (e.g., the “far” leg). This product includes but is not limited to both FX forward swaps that involve only the exchange of notional currency values at the near leg and far leg settlement dates, and cross-currency swaps that involve both the exchange of notional currency values and periodic payments of interest over the life of the swap transaction.

Use the “Near” fields (i.e., S.FX.[Forward Start Amount Currency 1], S.FX.[Forward Start Amount Currency 2] and S.FX.[Forward Start Maturity Bucket]) to report the near leg of the transaction, and the “Maturity Amount” fields (i.e., S.FX.[Maturity Amount Currency 1], S.FX.[Maturity Amount Currency 2] and S.FX.[Maturity Bucket]) to report the far leg of the transaction.

When reporting transactions for which the near leg has already settled, do not report a value in the S.FX.[Forward Start Maturity Bucket] field, but continue to report the original currency settlement values for the short leg in the “Near Amount” fields.

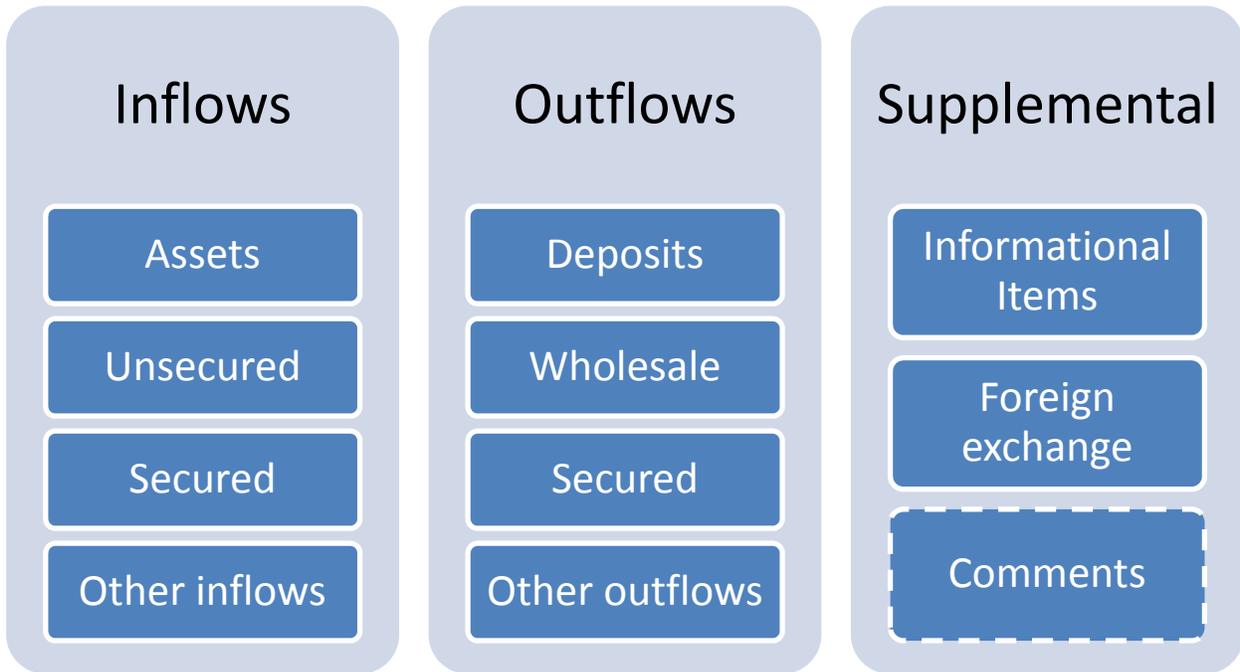
For swaptions where the final maturity date is dependent on the exercise date (e.g., American-style or Bermuda-style), indicate the earliest possible exercise date in the S.FX.[Forward Start Maturity Bucket] field, and report the final maturity in the S.FX.[Maturity Bucket] field assuming the option is exercised at the earliest possible date.

Appendix I: FR 2052a Data Format, Tables, and Fields

Layout of the Data Collection

The technical architecture for the data collection of the FR 2052a report subdivides the three general categories of inflows, outflows, and supplemental items into 10 distinct data tables and includes a mechanism for tracking comments, as displayed in the diagram below. These tables are designed to stratify the assets, liabilities, and supplemental components of a firm’s liquidity risk profile based on common data structures, while still maintaining a coherent framework for liquidity risk reporting.

Diagram 1 – FR 2052a Tables and Information Hierarchy



The FR 2052a Data Element

Each table is comprised of a set of fields (i.e., columns) that define the requisite level of aggregation or granularity for each data element (i.e., row, or record)⁴. The FR 2052a framework is a “flat” or tabular structure with predefined columns and an unconstrained

⁴ Appendix I details the structure of each table.

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number of rows. The volume of data elements reported should therefore change dynamically as the size and complexity of the reporting firm's funding profile changes.

The remainder of this instruction document uses the term **data element** to describe a unique combination of non-numeric field values in a FR 2052a table, or in other words, a unique record in one of the FR 2052a tables. Numeric values (e.g., contractual cash flow amounts, market values, lendable values, etc.) are expected to be aggregated across the unique combinations of all other fields in each FR 2052a table.

- All notional currency-denominated values should be reported in millions of that currency (e.g., U.S. dollar-denominated transactions in USD millions, sterling-denominated transactions in GBP millions, etc.)
- Example: The holding company has four outstanding issuances of plain vanilla long-term debt:
 - 500mm USD-denominated bond maturing in 4 years and 6 months,
 - 1,000mm USD-denominated bond maturing in 5 years,
 - 2,000mm GBP-denominated bond maturing in 10 years, and
 - 250mm GBP-denominated bond maturing in 1 year and 6 months.
- Assume the USD-denominated liabilities are issued in New York, while the GBP-denominated liabilities are issued in London. In this case, the two USD-denominated bonds should be summed up and reported as a single FR 2052a data element, as they exhibit the same values in all non-numeric fields (note that although the maturities are different, they both fall within the ">4 years <=5 years" maturity bucket). The two GBP issuances, however should not be aggregated, as they fall in separate and distinct maturity buckets (">1 year <= 2 years" versus "> 5 years"). Table 2 below illustrates how these three data elements should be reported in the FR 2052a O.W (Outflows-Wholesale) table.

Table 2 – Example: data element aggregation

O.W fields:	Reporting Entity	Currency	Converted	PID	Product	Maturity Bucket	Maturity Amount	Collateral Class	Collateral Value	Fwd Start Amount	Fwd Start Bucket	Internal	Internal Counterparty	Prime Brokerage
Sample 1:	PARENT	USD	No	12	LTD - Non-Structured	>4Y <=5Y	1,500					N		N
Sample 2:	PARENT	GBP	No	12	LTD - Non-Structured	>5Y	2,000					N		N
Sample 3:	PARENT	GBP	No	12	LTD - Non-Structured	>1Y <=2Y	250					N		N

- Note: additional examples are included in the field and product definition sections of this document to illustrate the standard for aggregating and reporting FR 2052a data.

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Naming conventions and field types

The remainder of this document uses a standard syntax to refer to specific tables, fields and products in the FR 2052a data hierarchy.

- **Prefixes** are the first component of the FR 2052a data reference syntax. There are three distinct prefixes: **I**, **O** and **S**, which correspond to the first letter of each specific section in the FR 2052a data hierarchy: Inflows, **Outflows** and **Supplemental**.
- **Tables** are referenced using the appropriate prefix, followed by the first letter of the table as described in Table 3 below (with the exception of foreign exchange, which is referenced as “FX”).
 - Example: the “Assets” table, which relates to inflows, is referenced as **I.A**, while the “Deposits” table, which relates to outflows, is referenced as **O.D**.
- **Fields** are referenced using the table syntax described above, with the field name enclosed in brackets.
 - Example: The “Currency” field in the Outflows-Secured table is referenced as **O.S.[Currency]**
 - Example: The “Maturity Bucket” field in the Outflows-Wholesale table is referenced as **O.W.[Maturity Bucket]**.
- **Products** are referenced using the table syntax and the corresponding product number.
 - Note: The **[Product]** field designation is omitted to simplify the reference syntax. A number following the table designation always refers to the product number for that table.
 - Table 3 below depicts the table combinations for the product syntax structure
 - Example: “Unencumbered Assets” (product #1) in the “Assets” table is referred to as **I.A.1**.

Table 3 - Product Reference Syntax

Prefix	.	Table	.	Product #
I (Inflows)	.	A (Assets) U (Unsecured) S (Secured) O (Other)	.	#
	.	D (Deposits)	.	#

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O (Outflows)	W (Wholesale) S (Secured) O (Other)		
S (Supplemental)	I (Informational Items) FX (Foreign Exchange)		#

Field Types

The data fields in each FR 2052a table fall into two categories:

1. Mandatory fields (May vary for each product, colored red in Table 4 below)
2. Dependent fields (colored blue in Table 4)
 - Required for certain transaction types.
 - Example: the **[Forward start bucket]** field is generally only required for forward starting transactions.
 - Example: the **[Internal Counterparty]** field is only required for intercompany transactions.
 - **[Sub-Product]** required for certain products.
 - Example: The “Capacity” product in the Assets table (**I.A.2**) requires a **[Sub-Product]** designation.
 - Table 4 below depicts a sample data element reporting FHLB capacity of \$100mm against category C collateral, with market value of \$150mm.
 - Refer to Appendix II for a full listing of product/sub-product combinations.

Table 4 – Example: required versus dependent fields

I.A fields:	Reporting Entity	Currency	Converted	PID	Product	SID	Sub-Product	Maturity Bucket	Market Value	Lendable Value	Fwd Start Amount	Fwd Start Bucket	Collateral Class	Treasury Control
Sample:	BANK	USD	No	2	Capacity	9	FHLB	Open	150	100			L-3	Y

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Data Tables

Inflows

Assets	
Reporting Entity	text
Currency	text
Converted	text
PID	numeric
Product	text
SID	numeric
Sub-Product	text
Market Value	numeric
Lendable Value	numeric
Maturity Bucket	text
Forward Start Amount	numeric
Forward Start Bucket	text
Collateral Class	text
Treasury Control	text

Unsecured	
Reporting Entity	text
Currency	text
Converted	text
PID	numeric
Product	text
CID	numeric
Counterparty	text
Maturity Amount	numeric
Maturity Bucket	text
Forward Start Amount	numeric
Forward Start Bucket	text
Internal	text
Internal Counterparty	text
Prime Brokerage	text

Secured	
Reporting Entity	text
Currency	text
Converted	text
PID	numeric
Product	text
SID	numeric
Sub-Product	text
Maturity Amount	numeric
Maturity Bucket	text
Effective Maturity Bucket	text
Forward Start Amount	numeric
Forward Start Bucket	text
Collateral Class	text
Collateral Value	numeric
Collateral Currency	text
Unencumbered	text
Treasury Control	text
Internal	text
Internal Counterparty	text
Prime Brokerage	text
Settlement	text
CID	numeric
Counterparty	text

Other	
Reporting Entity	text
Currency	text
Converted	text
PID	numeric
Product	text
Maturity Amount	numeric
Maturity Bucket	text
Forward Start Amount	numeric
Forward Start Bucket	text
Collateral Class	text
Collateral Value	numeric
Collateral Currency	text
Treasury Control	text
Internal	text
Internal Counterparty	text
Prime Brokerage	text

Outflows

Deposits	
Reporting Entity	text
Currency	text
Converted	text
PID	numeric
Product	text
CID	numeric
Counterparty	text
Maturity Amount	numeric
Maturity Bucket	text
Collateral Class	text
Collateral Value	numeric
Collateral Currency	text
Insured	text
Trigger	text
Rehypothecated	text
Internal	text
Internal Counterparty	text

Wholesale	
Reporting Entity	text
Currency	text
Converted	text
PID	numeric
Product	text
CID	numeric
Counterparty	text
Maturity Amount	numeric
Maturity Bucket	text
Collateral Class	text
Collateral Value	numeric
Collateral Currency	text
Forward Start Amount	numeric
Forward Start Bucket	text
Internal	text
Internal Counterparty	text
Prime Brokerage	text

Secured	
Reporting Entity	text
Currency	text
Converted	text
PID	numeric
Product	text
SID	numeric
Sub-Product	text
Maturity Amount	numeric
Maturity Bucket	text
Forward Start Amount	numeric
Forward Start Bucket	text
Collateral Class	text
Collateral Value	numeric
Collateral Currency	text
Treasury Control	text
Internal	text
Internal Counterparty	text
Prime Brokerage	text
Settlement	text
Rehypothecated	text
CID	numeric
Counterparty	text

Other	
Reporting Entity	text
Currency	text
Converted	text
PID	numeric
Product	text
CID	numeric
Counterparty	text
Maturity Amount	numeric
Maturity Bucket	text
Forward Start Amount	numeric
Forward Start Bucket	text
Collateral Class	text
Collateral Value	numeric
Collateral Currency	text
Internal	text
Internal Counterparty	text
Prime Brokerage	text

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Supplemental

Informational	
Reporting Entity	text
Currency	text
Converted	text
PID	numeric
Product	text
SID	numeric
Sub-Product	text
SID2	numeric
Sub-Product2	text
Market Value	numeric
Collateral Class	text
Internal	text
Internal Counterparty	text
Prime Brokerage	text

Foreign Exchange	
Reporting Entity	text
Currency 1	text
Currency 1 Converted	text
Currency 2	text
Currency 2 Converted	text
PID	numeric
Product	text
Maturity Amount Currency 1	numeric
Maturity Amount Currency 2	numeric
Maturity Bucket	text
Foreign Exchange Option Direction	text
Forward Start Amount Currency 1	numeric
Forward Start Amount Currency 2	numeric
Forward Start Bucket	text
Settlement	text
Prime Brokerage	text
Internal	text
Internal Counterparty	text

Comments	
Table	text
PID	numeric
SID	numeric
Comments	text

Appendix II: FR 2052a Product/Sub-Product Permutations

[Enclosure]

Appendix III: FR 2052a Asset Category Table

[Enclosure]

Appendix IV: FR 2052a Maturity Buckets

[Enclosure]

TABLE	PID	PRODUCT	SID	SUB-PRODUCT	SID2	SUB-PRODUCT2
Inflows - Assets	1	Unencumbered Securities				
Inflows - Assets	2	Capacity		1 Federal Reserve Bank		
Inflows - Assets	2	Capacity		2 Swiss National Bank		
Inflows - Assets	2	Capacity		3 Bank of England		
Inflows - Assets	2	Capacity		4 European Central Bank		
Inflows - Assets	2	Capacity		5 Bank of Japan		
Inflows - Assets	2	Capacity		6 Reserve Bank of Australia		
Inflows - Assets	2	Capacity		7 Bank of Canada		
Inflows - Assets	2	Capacity		8 Other Central Bank		
Inflows - Assets	2	Capacity		9 Federal Home Loan Bank		
Inflows - Assets	2	Capacity		11 Other Government Sponsored Entity		
Inflows - Assets	3	Unrestricted Reserve Balances		1 Federal Reserve Bank		
Inflows - Assets	3	Unrestricted Reserve Balances		2 Swiss National Bank		
Inflows - Assets	3	Unrestricted Reserve Balances		3 Bank of England		
Inflows - Assets	3	Unrestricted Reserve Balances		4 European Central Bank		
Inflows - Assets	3	Unrestricted Reserve Balances		5 Bank of Japan		
Inflows - Assets	3	Unrestricted Reserve Balances		6 Reserve Bank of Australia		
Inflows - Assets	3	Unrestricted Reserve Balances		7 Bank of Canada		
Inflows - Assets	3	Unrestricted Reserve Balances		8 Other Central Bank		
Inflows - Assets	3	Unrestricted Reserve Balances		10 Other Cash		
Inflows - Assets	4	Restricted Reserve Balances		1 Federal Reserve Bank		
Inflows - Assets	4	Restricted Reserve Balances		2 Swiss National Bank		
Inflows - Assets	4	Restricted Reserve Balances		3 Bank of England		
Inflows - Assets	4	Restricted Reserve Balances		4 European Central Bank		
Inflows - Assets	4	Restricted Reserve Balances		5 Bank of Japan		
Inflows - Assets	4	Restricted Reserve Balances		6 Reserve Bank of Australia		
Inflows - Assets	4	Restricted Reserve Balances		7 Bank of Canada		
Inflows - Assets	4	Restricted Reserve Balances		8 Other Central Bank		
Inflows - Assets	4	Restricted Reserve Balances		10 Other Cash		
Inflows - Assets	5	Unsettled Asset Purchases				
Inflows - Assets	6	Forward Asset Purchases				
Inflows - Unsecured	1	Onshore Placements				
Inflows - Unsecured	2	Offshore Placements				
Inflows - Unsecured	3	Required Nostro Accounts				
Inflows - Unsecured	4	Excess Nostro Accounts				
Inflows - Unsecured	5	Outstanding Draws on Revolving Credit Facilities				
Inflows - Unsecured	6	Other Loans				
Inflows - Secured	1	Reverse Repo				
Inflows - Secured	2	Securities Borrowing				
Inflows - Secured	3	Dollar Rolls				
Inflows - Secured	4	Collateral Swaps		1 Level 1 Pledged		
Inflows - Secured	4	Collateral Swaps		2 Level 2a Pledged		
Inflows - Secured	4	Collateral Swaps		3 Level 2b Pledged		
Inflows - Secured	4	Collateral Swaps		4 Non-HQLA Pledged		
Inflows - Secured	5	Margin Loans				
Inflows - Secured	6	Other Secured Loans (Rehypothecatable)				
Inflows - Secured	7	Other Secured Loans (Non-Rehypothecatable)				
Inflows - Other	1	Derivative Receivables				
Inflows - Other	2	Collateral Called for Receipt				
Inflows - Other	3	TBA Sales				
Inflows - Other	4	Undrawn Committed Facilities Purchased				
Inflows - Other	5	Lock-up Balance				
Inflows - Other	6	Interest and Dividends Receivable				
Inflows - Other	7	Net 30-Day Derivative Receivables				
Inflows - Other	8	Principal Payments Receivable on Unencumbered Investment Securities				
Inflows - Other	9	Other Cash Inflows				

TABLE	PID	PRODUCT	SID	SUB-PRODUCT	SID2	SUB-PRODUCT2
Outflows - Deposits	1	Transactional Accounts				
Outflows - Deposits	2	Non-Transactional Relationship Accounts				
Outflows - Deposits	3	Non-Transactional Non-Relationship Accounts				
Outflows - Deposits	4	Operational Accounts				
Outflows - Deposits	5	Non-Operational Accounts				
Outflows - Deposits	6	Mortgage Escrow Accounts				
Outflows - Deposits	7	Non-Reciprocal Brokered Accounts				
Outflows - Deposits	8	Affiliated Sweep Accounts				
Outflows - Deposits	9	Non-Affiliated Sweep Accounts				
Outflows - Deposits	10	Other Product Sweep Accounts				
Outflows - Deposits	11	Reciprocal Accounts				
Outflows - Deposits	12	Other Third-Party Deposits				
Outflows - Deposits	13	Other Accounts				
Outflows - Wholesale	1	ABCP Single-Seller				
Outflows - Wholesale	2	ABCP Multi-Seller				
Outflows - Wholesale	3	Collateralized CP				
Outflows - Wholesale	4	ABS				
Outflows - Wholesale	5	Covered Bonds				
Outflows - Wholesale	6	Tender Option Bonds				
Outflows - Wholesale	7	Other Asset-Backed Financing				
Outflows - Wholesale	8	Commercial Paper				
Outflows - Wholesale	9	Onshore Borrowing				
Outflows - Wholesale	10	Offshore Borrowing				
Outflows - Wholesale	11	Unstructured Long Term Debt				
Outflows - Wholesale	12	Structured Long Term Debt				
Outflows - Wholesale	13	Government Supported Debt				
Outflows - Wholesale	14	Unsecured Notes				
Outflows - Wholesale	15	Structured Notes				
Outflows - Wholesale	16	Wholesale CDs				
Outflows - Wholesale	17	Draws on Committed Lines				
Outflows - Wholesale	18	Free Credits				
Outflows - Wholesale	19	Other Unsecured Financing				

TABLE	PID	PRODUCT	SID	SUB-PRODUCT	SID2	SUB-PRODUCT2
Outflows - Secured	1	Repo				
Outflows - Secured	2	Securities Lending				
Outflows - Secured	3	Dollar Rolls				
Outflows - Secured	4	Collateral Swaps	16	Level 1 Received		
Outflows - Secured	4	Collateral Swaps	17	Level 2a Received		
Outflows - Secured	4	Collateral Swaps	18	Level 2b Received		
Outflows - Secured	4	Collateral Swaps	19	Non-HQLA Received		
Outflows - Secured	5	Federal Home Loan Bank Advances				
Outflows - Secured	6	Central Bank Draws	1	Federal Reserve Bank		
Outflows - Secured	6	Central Bank Draws	2	Swiss National Bank		
Outflows - Secured	6	Central Bank Draws	3	Bank of England		
Outflows - Secured	6	Central Bank Draws	4	European Central Bank		
Outflows - Secured	6	Central Bank Draws	5	Bank of Japan		
Outflows - Secured	6	Central Bank Draws	6	Reserve Bank of Australia		
Outflows - Secured	6	Central Bank Draws	7	Bank of Canada		
Outflows - Secured	6	Central Bank Draws	8	Other Central Bank		
Outflows - Secured	7	Customer Shorts	9	External Cash Transactions		
Outflows - Secured	7	Customer Shorts	10	External Non-Cash Transactions		
Outflows - Secured	7	Customer Shorts	11	Firm Longs		
Outflows - Secured	7	Customer Shorts	12	Customer Longs		
Outflows - Secured	7	Customer Shorts	13	Firm Long with Associated Derivative		
Outflows - Secured	7	Customer Shorts	14	Unsettled (Regular Way)		
Outflows - Secured	7	Customer Shorts	15	Unsettled (Forward)		
Outflows - Secured	8	Firm Shorts	9	External Cash Transactions		
Outflows - Secured	8	Firm Shorts	10	External Non-Cash Transactions		
Outflows - Secured	8	Firm Shorts	11	Firm Longs		
Outflows - Secured	8	Firm Shorts	12	Customer Longs		
Outflows - Secured	8	Firm Shorts	13	Firm Long with Associated Derivative		
Outflows - Secured	8	Firm Shorts	14	Unsettled (Regular Way)		
Outflows - Secured	8	Firm Shorts	15	Unsettled (Forward)		
Outflows - Secured	9	Other Secured Financing Transactions				
Outflows - Other	1	Derivative Payables				
Outflows - Other	2	Collateral Called for Delivery				
Outflows - Other	3	TBA Purchases				
Outflows - Other	4	Credit Facilities				
Outflows - Other	5	Liquidity Facilities				
Outflows - Other	6	Retail Mortgage Commitments				
Outflows - Other	7	Trade Finance Instruments				
Outflows - Other	8	MTM Impact on Derivative Positions				
Outflows - Other	9	Loss of Rehypothecation Rights Due to a 1 Notch Downgrade				
Outflows - Other	10	Loss of Rehypothecation Rights Due to a 2 Notch Downgrade				
Outflows - Other	11	Loss of Rehypothecation Rights Due to a 3 Notch Downgrade				
Outflows - Other	12	Loss of Rehypothecation Rights Due to a Change in Financial Condition				
Outflows - Other	13	Total Collateral Required Due to a 1 Notch Downgrade				
Outflows - Other	14	Total Collateral Required Due to a 2 Notch Downgrade				
Outflows - Other	15	Total Collateral Required Due to a 3 Notch Downgrade				
Outflows - Other	16	Total Collateral Required Due to a Change in Financial Condition				
Outflows - Other	17	Excess Margin				
Outflows - Other	18	Unfunded Term Margin				
Outflows - Other	19	Interest and Dividends Payable				
Outflows - Other	20	Net 30-Day Derivative Payable				
Outflows - Other	21	Other Outflows Related to Structured Transactions				
Outflows - Other	22	Other Cash Outflows				

TABLE	PID	PRODUCT	SID	SUB-PRODUCT	SID2	SUB-PRODUCT2
Supplemental - Informational	7	Collateral Disputes Deliverables				
Supplemental - Informational	8	Collateral Disputes Receivables				
Supplemental - Informational	9	Sleeper Collateral Deliverables				
Supplemental - Informational	10	Sleeper Collateral Receivables				
Supplemental - Informational	11	Derivative Collateral Substitution Risk				
Supplemental - Informational	12	Derivative Collateral Substitution Capacity				
Supplemental - Informational	13	Other Collateral Substitution Risk				
Supplemental - Informational	14	Other Collateral Substitution Capacity				
Supplemental - Informational	15	Long Market Value Client Assets				
Supplemental - Informational	16	Short Market Value Client Assets				
Supplemental - Informational	17	Gross Client Wires Received				
Supplemental - Informational	18	Gross Client Wires Paid				
Supplemental - Informational	19	Subsidiary Liquidity That Cannot Be Transferred				
Supplemental - Informational	20	FRB 23A Capacity				
Supplemental - Informational	21	Unencumbered Asset Hedges – Early Termination Outflows				
Supplemental - Informational	22	Unencumbered Asset Hedges – Early Termination Inflows				
Supplemental - Informational	23	Non-Structured Debt Maturing in Greater than 30-days - Primary Market Maker				
Supplemental - Informational	24	Structured Debt Maturing in Greater than 30-days - Primary Market Maker				
Supplemental - FX	1	Spot				
Supplemental - FX	2	Forwards and Futures				
Supplemental - FX	3	Swaps				

Note: the "-Q" suffix indicates that assets meet all the asset-specific tests detailed in section 20 of Regulation WW (e.g., risk profile and market-based characteristics)

Asset Category	Asset Category Description
HQLA Level 1	
A-0-Q	Cash
A-1-Q	Debt issued by the US Treasury
A-2-Q	US Government Agency-issued debt (excluding the US Treasury) with a US Government guarantee
A-3-Q	Vanilla debt (including pass-through MBS) guaranteed by a US Government Agency, where the US Government Agency has a full US Government guarantee
A-4-Q	Structured debt (excluding pass-through MBS) guaranteed by a US Government Agency, where the US Government Agency has a full US Government guarantee
A-5-Q	Other debt with a US Government guarantee
S-1-Q	Debt issued by Non-US Sovereigns with a 0% RW
S-2-Q	Debt issued by multilateral development banks or other supranationals with a 0% RW
S-3-Q	Debt with a non-US sovereign or multilateral development bank or other supranational, guarantee, where guaranteeing entity has a 0% RW
S-4-Q	Debt issued or guaranteed by a Non-US Sovereign that does not have a 0% RW, but supports outflows that are in the same jurisdiction of the sovereign and are denominated in the same currency as the debt
HQLA Level 2a	
G-1-Q	Senior to preferred debt issued by a US Government Sponsored Entity (GSE)
G-2-Q	Vanilla debt (including pass-through MBS) guaranteed by a US GSE
G-3-Q	Structured debt (excluding pass-through MBS) guaranteed by a US GSE
S-5-Q	Debt issued by Non-US Sovereigns with a 20% RW, not otherwise included
S-6-Q	Debt issued by multilateral development banks or other supranationals with a 20% RW, not otherwise included
S-7-Q	Debt with a non-US sovereign or multilateral development bank or other supranational guarantee, where guaranteeing entity has a 20% RW, not otherwise included
HQLA Level 2b	
IG-1-Q	Investment grade corporate debt
E-1-Q	US equities - Russell 1000
E-2-Q	Non-US Equities listed on a foreign index designated to by the local supervisor as qualifying for the LCR, and denominated in USD or the currency of outflows that the foreign entity is supporting
Non-HQLA Assets that do not meet the asset-specific tests detailed in section 20 of Regulation WW	
A-0	Cash
A-1	Debt issued by the US Treasury
A-2	US Government Agency-issued debt (excluding the US Treasury) with a US Government guarantee
A-3	Vanilla debt (including pass-through MBS) guaranteed by a US Government Agency, where the US Government Agency has a full US Government guarantee
A-4	Structured debt (excluding pass-through MBS) guaranteed by a US Government Agency, where the US Government Agency has a full US Government guarantee
A-5	Other debt with a US Government guarantee
S-1	Debt issued by Non-US Sovereigns with a 0% RW
S-2	Debt issued by multilateral development banks or other supranationals with a 0% RW
S-3	Debt with a non-US sovereign or multilateral development bank or other supranational, guarantee, where guaranteeing entity has a 0% RW
S-4	Debt issued or guaranteed by a Non-US Sovereign that does not have a 0% RW, but supports outflows that are in the same jurisdiction of the sovereign and are denominated in the same currency as the debt
G-1	Senior to preferred debt issued by a US Government Sponsored Entity (GSE)
G-2	Vanilla debt (including pass-through MBS) guaranteed by a US GSE
G-3	Structured debt (excluding pass-through MBS) guaranteed by a US GSE
S-5	Debt issued by Non-US Sovereigns with a 20% RW, not otherwise included
S-6	Debt issued by multilateral development banks or other supranationals with a 20% RW, not otherwise included
S-7	Debt with a non-US sovereign or multilateral development bank or other supranational guarantee, where guaranteeing entity has a 20% RW, not otherwise included
IG-1	Investment grade corporate debt
E-1	US equities - Russell 1000
E-2	Non-US Equities listed on a foreign index designated to by the local supervisor as qualifying for the LCR, and denominated in USD or the currency of outflows that the foreign entity is supporting

Asset Category	Asset Category Description
Non-HQLA Assets other	
S-8	All other debt issued by sovereigns and supranational entities, not otherwise included
G-4	Debt, other than senior or preferred, issued by a US GSE
E-3	All other US equities, including ETFs and preferred stock
E-4	All other non-US equities, including ETFs and preferred stock
IG-2	Investment grade debt issued or guaranteed by municipal/public sector entities (PSEs)
IG-3	Investment grade Vanilla ABS
IG-4	Investment grade Structured ABS
IG-5	Investment grade Private label Pass-thru CMBS/RMBS
IG-6	Investment grade Private label Structured CMBS/RMBS
IG-7	Investment grade covered bonds
N-1	Non-investment grade debt issued by municipals/PSEs
N-2	Non-investment grade corporate debt
N-3	Non-investment grade Vanilla ABS
N-4	Non-investment grade structured ABS
N-5	Non-investment grade Private label Pass-thru CMBS/RMBS
N-6	Non-investment grade Private label Structured CMBS/RMBS
N-7	Non-investment grade covered bonds
L-1	GSE-eligible conforming residential mortgages
L-2	Other GSE-eligible loans
L-3	Other 1-4 family residential mortgages
L-4	Other multi family residential mortgages
L-5	Home equity loans
L-6	Credit card loans
L-7	Auto loans and leases
L-8	Other consumer loans and leases
L-9	Commercial real estate loans
L-10	Commercial and industrial loans
L-11	All other loans
Y-1	Debt issued by reporting firm - parent
Y-2	Debt issued by reporting firm - bank
Y-3	Debt issued by reporting firm - all other (incl. conduits)
C-1	Commodities
Z-1	All other assets

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Instructions Appendix IV - Maturity Buckets (2014.08.15)

Maturity Bucket	
Open	Calendar Day 42
Calendar Day 1	Calendar Day 43
Calendar Day 2	Calendar Day 44
Calendar Day 3	Calendar Day 45
Calendar Day 4	Calendar Day 46
Calendar Day 5	Calendar Day 47
Calendar Day 6	Calendar Day 48
Calendar Day 7	Calendar Day 49
Calendar Day 8	Calendar Day 50
Calendar Day 9	Calendar Day 51
Calendar Day 10	Calendar Day 52
Calendar Day 11	Calendar Day 53
Calendar Day 12	Calendar Day 54
Calendar Day 13	Calendar Day 55
Calendar Day 14	Calendar Day 56
Calendar Day 15	Calendar Day 57
Calendar Day 16	Calendar Day 58
Calendar Day 17	Calendar Day 59
Calendar Day 18	Calendar Day 60
Calendar Day 19	61 - 67 Days
Calendar Day 20	68 - 74 Days
Calendar Day 21	75 - 82 Days
Calendar Day 22	83 - 90 Days
Calendar Day 23	91 - 120 Days
Calendar Day 24	121 - 150 Days
Calendar Day 25	151 - 180 Days
Calendar Day 26	181 - 270 Days
Calendar Day 27	271 Days - 1 Yr
Calendar Day 28	>1 Yr <= 2 Yr
Calendar Day 29	>2 Yr <= 3 Yr
Calendar Day 30	>3 Yr <= 4 Yr
Calendar Day 31	>4 Yr <= 5 Yr
Calendar Day 32	>5 Yr
Calendar Day 33	
Calendar Day 34	
Calendar Day 35	
Calendar Day 36	
Calendar Day 37	
Calendar Day 38	
Calendar Day 39	
Calendar Day 40	
Calendar Day 41	