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Board of Governors of the Federal Reserve System



Instructions for Preparation of
Banking Organization Systemic Risk Report

Reporting Form FR Y-15

~~Issued December 2012~~ Reissued December 2013

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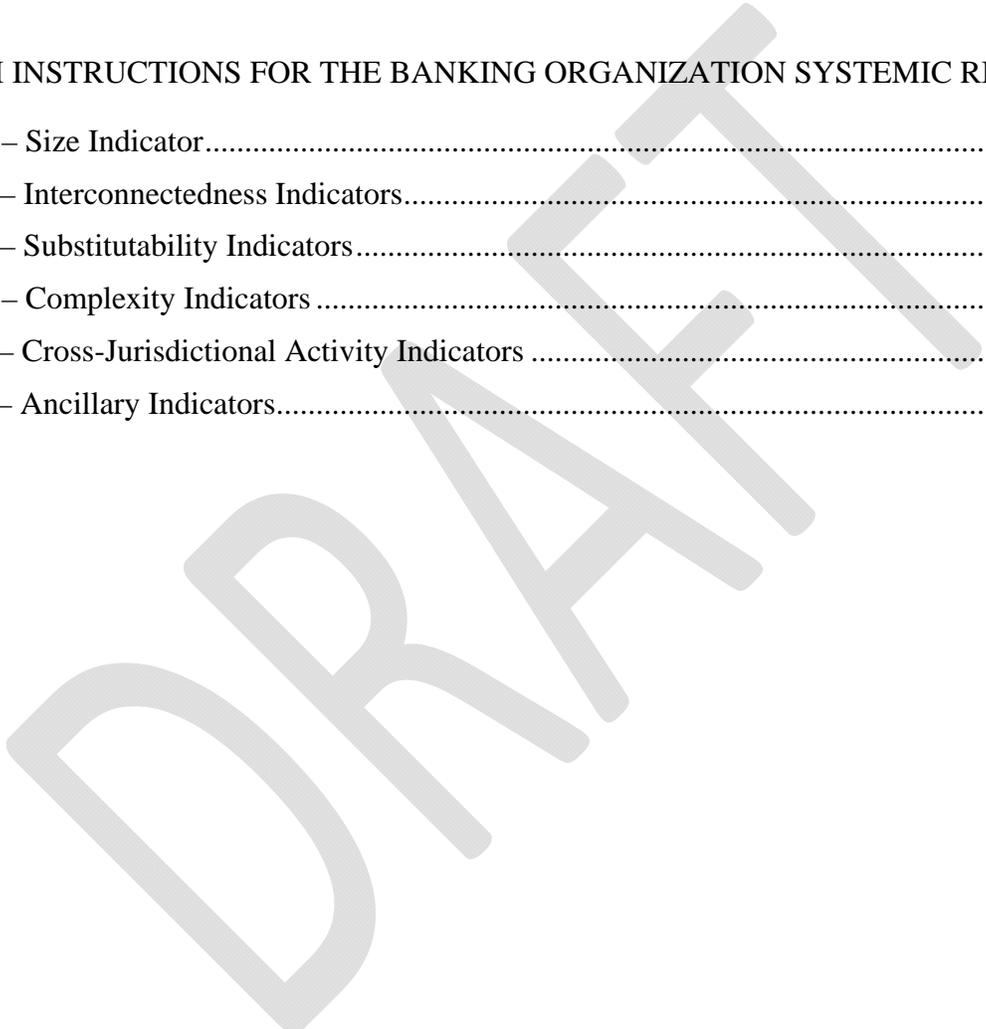
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INSTRUCTIONS FOR PREPARATION OF
**Banking Organization
Systemic Risk Report
FR Y-15**

GENERAL INSTRUCTIONS

Who Must Report

Reporting Criteria

~~U.S.-based organizations that are designated as global systemically important banks (G-SIBs) by the Basel Committee on Banking Supervision must file the Banking Organization Systemic Risk Report (FR Y-15) as of the last calendar day of December. The following banking organizations must file the Banking Organization Systemic Risk Report (FR Y-15) as of the last calendar day of December:~~

- ~~(1) **Bank Holding Companies with Total Consolidated Assets of \$50 Billion or More.** Bank holding companies (BHCs) that have total consolidated assets of \$50 billion or more as of the June 30th prior to the December 31st as-of date, including those U.S. top-tier BHCs that are subsidiaries of foreign banking organizations, must file the FR Y-15 for that year. Only the top tier BHC of a multi-tiered company that meets these criteria must file.~~
- ~~(2) **U.S.-Based Organizations Designated as Global Systemically Important Banks by the Basel Committee on Banking Supervision.** Any BHC organized under the laws of the U.S. or any of the states therein that is identified as a global systemically important bank (G-SIB) must file the FR Y-15 even if they do not meet the consolidated assets threshold.~~

Rules of Consolidation

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

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

Exclusions from coverage of the consolidated report

Subsidiaries where control does not rest with the parent. If control of a majority-owned subsidiary by the holding company does not rest with the holding company because of legal or other reasons (e.g., the subsidiary is in bankruptcy), the subsidiary is not required to be consolidated for purposes of the report. Additional guidance on this topic is provided in accounting standards, including ASC Subtopic 810-10, Consolidation – Overall.

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

Where to Submit the Report

Electronic Submission

All banking organizations must submit their completed report electronically. Banking organizations should contact their district Reserve Bank or go to www.frbservices.org/centralbank/reportingcentral for procedures for electronic submission.

When to Submit the Report

The FR Y-15 is required to be submitted as of December 31. The submission date for banking organizations is 960 calendar days after the December 31 as-of-date.

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

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

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

How to Prepare the Report

A. Applicability of GAAP

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

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

B. Report Form Captions and Instructional Detail

No caption on the report forms shall be changed in any way. An amount or a zero should be entered for all items except in the cases where the data is automatically retrieved from another report. These exceptions are listed in the General Instructions under Section H (Data Items Automatically Retrieved from Other Reports).

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

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

C. Rounding

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

D. Negative Entries

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

E. Confidentiality

The data collected on the FR Y-15 includes public information and confidential information, including confidential supervisory information. In this respect, data items on the FR Y-15 that are retrieved from the public portions of the FR Y-9C or that are published only in aggregate form on the FR Y-15 are not confidential. However, items on the FR Y-15 that are retrieved from non-public portions of the FR-Y9C for which the respondent requested and has been accorded confidential treatment are exempt from disclosure under Exemption 4 of the Freedom of Information Act (FOIA), 5 U.S.C. § 552 (b)(4), as confidential commercial information. The confidential data collected under the FR Y-15 will be used for supervisory purposes and therefore are also exempt from disclosure under Exemption 8 of FOIA, 5 U.S.C. § 552(b)(8). Confidential supervisory information may be disclosed only to “proper persons” as set forth in 12 USC 326 and consistent with the Board’s Rules Regarding the Availability of Information (12 CFR 261, subpart

C). The Board’s Legal Division will review all requests for disclosure under 12 USC 326.

~~The completed version of this report is not confidential and will be made available to the public for report dates beginning December 31, 2012. However, a~~ reporting banking organization may request confidential treatment for items on the FR Y-15 that are retrieved from the public portions of the FR Y-9C if the banking organization has previously received confidential treatment for these items and is of the opinion that disclosure of specific commercial or financial information in the report would likely result in substantial harm to its competitive position, or that disclosure of the submitted information would result in unwarranted invasion of personal privacy.

A request for confidential treatment must be submitted in writing prior to the electronic submission of the report. The request must discuss in writing the justification for which confidentiality is requested and must demonstrate the specific nature of the harm that would result from public release of the information. Merely stating that competitive harm would result or that information is personal is not sufficient. ~~Information for which confidential treatment is requested may subsequently be released by the Federal Reserve System if the Board of Governors determines that the disclosure of such information is in the public interest.~~

F. Verification and Signatures

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

Verification. All addition and subtraction should be double-checked before the report is submitted. Totals and subtotals should be cross-checked to corresponding items elsewhere in the report. Before a report is submitted, all amounts should be compared with the corresponding amounts in the previous report. If there are any unusual changes from the previous report, a brief explanation of the changes should be provided to the appropriate Federal Reserve Bank.

Signatures. The FR Y-15 must be signed by the Chief Financial Officer of the banking organization (or by the individual performing this equivalent function). By signing the cover page of this report,

the authorized officer acknowledges that any knowing and willful misrepresentation or omission of a material fact on this report constitutes fraud in the inducement and may subject the officer to legal sanctions provided by 18 USC 1001 and 1007.

Banking organizations must maintain in their files a manually signed and attested printout of the data submitted. The cover page of the submitted report should be used to fulfill the signature and attestation requirement. This page should be attached to the printout placed in the banking organization's files.

G. Amended Reports

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

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

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

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

H. Data Items Automatically Retrieved from Other Reports

Certain data collected on the FR Y-15 may also be collected in other reports submitted to the Federal Reserve. If the banking organization files the other reports at the same level of consolidation as is required for the FR Y-15, the duplicate data items will be populated automatically in Reporting Central. do not need to be reported and may be left blank on the FR Y-15 form.

If the banking organization files the FR Y-9C for the same reporting period, then the following data items may be left blank will be populated automatically:

- (1) Schedule A, item 1(a), "Total assets" (FR Y-9C, Schedule HC, item 12)
- (2) Schedule A, item 1(b)(1), "Net value of SFTs Securities financing transactions, net" (FR Y-9C, Schedule HC, item 3(b))
- (3) Schedule A, item 2(b)(1), "Notional amount of credit derivatives sold" (FR Y-9C, Schedule HC-L, items 7(a)(1) through 7(a)(4), Column A)
- (4) ~~Schedule B, item 2, "Undrawn committed lines extended to unaffiliated financial institutions" (FR Y-9C, Schedule HC-L, item 1(e)(2))~~
- (5) Schedule B, item 13, "Subordinated debt securities" (FR Y-9C, Schedule HC, items 19(a) and 19(b))
- (6) Schedule B, item 14, "Commercial paper" (FR Y-9C, Schedule HC-M, item 14(a))
- (7) Schedule D, item 5, "AFS securities" (FR Y-9C, Schedule HC, item 2(b))
- (8) Schedule D, item ~~1341~~, "Held-to-maturity securities" (FR Y-9C, Schedule HC, item 2(a))
- (9) Schedule D, item ~~1412~~, "Assets valued using Level 3 measurement inputs" (FR Y-9C, Schedule HC-Q, item 7, Column E)

(~~910~~) Schedule F, item 1, “Total liabilities” (FR Y-9C, Schedule HC, item 21)

(~~1014~~) Schedule F, item 3, “Total net revenue” (FR Y-9C, Schedule HI, item 1(h) plus item 5(m) minus item 2(f))

(~~1112~~) Schedule F, item 5, “Total gross revenue” (FR Y-9C, Schedule HI, item 1(h) plus item 5(m))

If the banking organization files the FFIEC 009 for the same reporting period, then the following data item ~~will be populated automatically~~ may be left blank:

- (1) Schedule E, item 1, “~~Total~~ Foreign claims on an ultimate risk basis” (FFIEC 009, Schedule ~~4C, Part II~~, Columns ~~151~~ through ~~2010~~, Total Foreign Countries)

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LINE ITEM INSTRUCTIONS FOR

Size Indicator

Schedule A

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

Total Exposures

Line Item 1 On-balance-sheet items:

Line Item 1(a) Total assets.

Report total assets of the banking organization (as defined in the FR Y-9C, Schedule HC, item 12).

Line Item 1(b) Securities financing transactions (SFTs):

~~Securities Financing Transactions (SFT) are transactions such as repurchase agreements, reverse repurchase agreements, security lending and borrowing, and margin lending transactions, where the value of the transactions depends on the market valuations and the transactions are often subject to margin agreements.~~

Line Item 1(b)(1) Net value of SFTs ~~Securities financing transactions, net.~~

Report the value of all securities financing transactions included in item 1(a), reported net (as defined in the FR Y-9C, Schedule HC, item 3(b)).

Line Item 1(b)(2) Gross value of SFTs ~~Securities financing transactions, gross.~~

Report the gross value of all securities financing transactions included in item 1(a) without GAAP netting. Do not include margin lending transactions.

Line Item 1(b)(3) Securities received as collateral in securities lending.

Report the amount of securities received as collateral in principal securities lending transactions that have not been rehypothecated or sold.

Line Item 1(b)(4) Cash collateral received in conduit securities lending transactions.

Report the cash collateral received in conduit securities lending transactions. In conduit securities lending transactions, a bank borrows securities from one party and directly on-lends the identical securities to another party.

Line Item 1(c) Derivatives:

Line Item 1(c)(1) Derivative exposures with a net positive fair value.

Report the ~~sum of~~ net positive fair value of derivative exposures that are included in item 1(a), netted in accordance with GAAP netting rules (i.e.,

~~designated, legally enforceable, netting sets or groups). Include collateral held only if it is within the master netting agreement.~~ For more information on netting, refer to ASC Subtopic 210-20 Balance Sheet – Offsetting and the FR Y-9C Glossary entry for “offsetting.”

Line Item 1(c)(2) Cash collateral netted against the derivative exposures in item 1(c)(1).

Report the amount of cash collateral that was netted against derivative exposures in item 1(c)(1).

Line Item 1(d) Total on-balance sheet items.

Report the sum of items 1(a) and 1(b)(2), minus the sum of items 1(b)(1), 1(b)(3), and 1(b)(4).

Line Item 2 Derivatives and off-balance-sheet items:

Line Item 2(a) Counterparty risk exposures:

Line Item 2(a)(1) Counterparty exposure of SFTs.

Report the counterparty exposure of SFTs. Counterparty exposure is determined as the gross value of cash provided and the gross fair value of securities provided to a counterparty for all transactions included within a qualifying master netting agreement, less the gross value of cash received and the gross fair value of securities received from the counterparty for those transactions (see the definition of “qualifying master netting agreement” in 12 CFR 225, Appendix F, section 2). The net value for each netting agreement is floored at zero. Where no qualifying master netting agreement is in place, the counterparty exposure value must be calculated on a transaction-by-transaction basis, with each SFT treated as its own netting set.

Line Item 2(a)(2) — Potential future exposure of derivative contracts.

Report the potential future exposure amount for each derivative contract to which the banking organization is a counterparty (or each single-product netting set of such transactions). This would be calculated in accordance with Title 12 of the Code of Federal Regulations, part 208,

Appendix F, ~~page 343~~, sections 32(c)(5)(ii) and (c)(6) as applicable

(www.gpo.gov/fdsys/browse/collectionCfr.action).

Line Item 2(b) Credit derivatives:

Line Item 2(b)(1) Notional amount of credit derivatives sold.

Provide the total notional amount of credit derivatives sold (as defined in the FR Y-9C, Schedule HC-L, items 7(a)(1) through 7(a)(4), Column A).

Line Item 2(b)(2) Credit derivatives sold net of related credit protection bought.

Report credit derivatives sold net of related credit protection bought. Only net out the protection bought if it is for the same reference entity. If the protection bought for a reference entity exceeds the amount sold, report a zero for that particular reference entity. If the protection bought is larger than the amount sold, only deduct the amount sold.

Line Item 2(b)(3) Credit derivatives sold net of related credit protection bought, adjusted for maturity.

Report credit derivatives sold net of related credit protection bought. Only net out the protection bought if it is for the same reference entity and the maturity of the protection bought is greater than or equal to the maturity of the credit protection sold. If the protection bought for a reference entity exceeds the amount sold, report a zero for that particular reference entity.

Line Item 2(c) Notional amount of off-balance-sheet items with a 0% credit conversion factor (CCF).

Report off-balance-sheet items that would be assigned a 0% credit conversion factor as defined in the standardized approach to credit risk in the Basel II framework. That is, commitments that are unconditionally cancellable at any time by the bank without prior notice (UCC), or that effectively provide for automatic cancellation due to deterioration in a borrower’s creditworthiness (see

paragraph 83 and footnote 33 of the Basel II framework, www.bis.org/publ/bcbs128.pdf). Note that items 2(c)(1) and 2(c)(2) do not total item 2(c) since the latter includes commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but that are not UCC.

Line Item 2(c)(1) Unconditionally cancellable credit card commitments.

Report credit card commitments that are unconditionally cancellable at any time by the bank without prior notice (UCC) that would receive a 0% CCF under the standardized approach to credit risk. Credit card commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but that are not UCC should not be included in this item.

Line Item 2(c)(2) Other unconditionally cancellable commitments.

Report other commitments that are unconditionally cancellable at any time by the bank without prior notice that would receive a 0% CCF under the standardized approach to credit risk. Commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but that are not UCC should not be included in this item.

Line Item 2(d) Notional amount of off-balance-sheet items with a 20% CCF.

Report off-balance-sheet items that would be assigned a 20% credit conversion factor as defined in the standardized approach to credit risk (see paragraphs 83, 85, and footnote 32 of the Basel II framework). This would include commitments with an original maturity up to one year and short-term self-liquidating trade letters of credit arising from the movement of goods (e.g., documentary credits collateralized by the underlying shipment) of both issuing and confirming banking organizations.

Line Item 2(e) Notional amount of off-balance-sheet items with a 50% CCF.

Report off-balance-sheet items that would be assigned a 50% credit conversion factor as defined

in the standardized approach to credit risk (see paragraphs 83, 84(ii) and 84(iii) of the Basel II framework). This includes liquidity facilities and other commitments to securitizations incorporating the changes according to the *Enhancements to the Basel II framework* (www.bis.org/publ/bcbs157.pdf). That is, the CCF for all eligible liquidity facilities in the securitization framework is 50% regardless of the maturity. Off-balance-sheet exposures to originated securitizations should be included only if the securitizations have met the accounting criteria for derecognition (to avoid double counting).

Line Item 2(f) Notional amount of off-balance-sheet items with a 100% CCF.

Report off-balance-sheet items that would be assigned a 100% credit conversion factor as defined in the standardized approach to credit risk (see paragraphs 83(i), 83 (ii), 84 and 84(i) of the Basel II framework). ~~This includes indemnified agency securities lending~~ This includes liquidity facilities, and other commitments to securitizations that do not qualify as eligible liquidity facilities subject to a 50% CCF, incorporating the changes according to the Enhancements. Off-balance-sheet exposures to originated securitizations should be included only if the securitizations have met the accounting criteria for derecognition (to avoid double counting).

The current exposure of indemnified agency securities lending transactions should also be included. This is calculated as the gross fair value of securities lent for all transactions within a qualifying master netting agreement, less the gross value of cash received and the gross fair value of securities received from the counterparty for those transactions. The net value for each netting agreement is floored at zero. Where no qualifying master netting agreement is in place, the current exposure value of the indemnification must be calculated on a transaction-by-transaction basis, with each lending transaction treated as its own netting set.

Line Item 2(g) Total off-balance-sheet items.

Report the sum of items 2(a)(1), 2(a)(2), 2(c), and 2(d) through 2(f), minus 0.9 times the sum of items 2(c)(1) and 2(c)(2).¹

¹ 90 percent of the value of unconditionally cancellable commitments is deducted from the total to achieve a credit conversion factor of 10 percent.

Line Item 3 Regulatory adjustments.

Report the amount of regulatory adjustments from Tier 1 under *Basel III: A global regulatory framework for more resilient banks and banking systems* (www.bis.org/bcbs/basel3.htm). These are the adjustments to Tier 1 capital (which include deductions made to common equity tier 1 capital) under the fully phased-in Basel III framework.

These include the deduction of goodwill and intangibles, deferred tax assets, and hedging gains and losses. Adjustments that reduce Tier 1 capital should be reported as a positive value. If the adjustment increases Tier 1 capital, if this amount is negative, report the value with a minus (-) sign.

Line Item 4 Total exposures.

Report the sum of items 1(~~da~~) and 2(g), minus item 3.

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LINE ITEM INSTRUCTIONS FOR

Interconnectedness Indicators

Schedule B

For the purpose of the ~~interconnectedness-intra-financial system assets and intra-financial system liabilities~~ indicators, financial institutions are defined as ~~banks (and other~~ depository institutions ~~(as defined in FR Y-9C Schedule HC-C, item 2)~~, bank holding companies, securities dealers, insurance companies, mutual funds, hedge funds, pension funds, investment banks, and central counterparties (as defined in Schedule D, item 1) ~~and all other institutions defined in the FR Y-9C Schedule HC-C, items 2 and 9a~~. Central banks and other public sector bodies (e.g., multilateral development banks) are excluded, but state-owned commercial banks are included.

Intra-Financial System Assets

Line Item 1 Funds deposited with or lent to unaffiliated financial institutions.

Report all funds deposited with or lent to unaffiliated financial institutions (i.e., unaffiliated third party financial institutions). Lending should include all forms of term/revolving lending, federal funds sold, acceptances of other banks, and other extensions of credit to financial institutions. Deposits should include balances due from financial institutions, and currency and coin due from financial institutions (as defined in the FR Y-9C Schedule HC, item 1). Include certificates of deposit but do not include margin accounts.

Line Item 3(e) Certificates of deposit.

Report the total holdings of certificates of deposit due from unaffiliated financial institutions as included in item 1. For more information on certificates of deposit, refer to the FR Y-9C Glossary entry for “deposits.”

Line Item 2 Undrawn committed lines extended to unaffiliated financial institutions.

Report the nominal value of all undrawn committed lines extended to unaffiliated financial institutions

~~(as defined in the FR Y-9C Schedule L, item 1(e)(2)).~~

Line Item 3 Holdings of securities issued by of unaffiliated financial institutions.

This item should reflect all holdings of securities issued by of unaffiliated financial institutions. Total holdings should be reported at fair value (as defined the FR Y-9C Glossary entry for “fair value”) in accordance with FASB’s Accounting Standards Codification (ASC) Topic 820, Fair Value Measurements (formerly FASB Statement No. 157, *Fair Value Measurements*) for securities classified as trading (including securities for which the fair value option (FVO) is elected), and available-for-sale (AFS) securities; held-to-maturity (HTM) securities should be reported at amortized cost in accordance with ASC 320, Investments – Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*, as amended).

Line Item 3(a) Secured debt securities.

Report the total holdings of secured debt securities (e.g., covered bonds).

Line Item 3(b) Senior unsecured debt securities.

Report the total holdings of senior unsecured debt securities.

Line Item 3(c) Subordinated debt securities.

Report the total holdings of subordinated debt securities.

Line Item 3(d) Commercial paper.

Report the total holdings of commercial paper of unaffiliated financial institutions. For more information on commercial paper, refer to the FR Y-9C Glossary entry for “commercial paper.”

~~Line Item 3(e) Certificates of deposit.~~

~~Report the total holdings of certificates of deposit due from unaffiliated financial institutions. For more information on certificates of deposit, refer to the FR Y-9C Glossary entry for “deposits.”~~

Line Item 3(e)(f) Stock (including par and surplus of common and preferred shares).

Report total equity holdings including common and preferred shares.

Line Item 3(f)(g) Offsetting short positions in relation to the specific stock holdings included in item 3(e)(f).

Report the fair value of the banking organization’s liabilities resulting from short positions held against the stock holdings included in item 3(f).

Line Item 4 Net positive current exposure of securities financing transactions with unaffiliated financial institutions.

This item should include the following:

- (a) Net positive reverse repurchase agreement exposure, where the value of the cash provided exceeds the fair value of the securities received.
- (b) Net positive repurchase agreement exposure, where the fair value of the securities provided exceeds the value of the cash received.

(c) Net positive securities lending exposure, where the fair value of securities lent exceeds the value of cash collateral received (or the fair value of non-cash collateral received).

(d) Net positive securities borrowing exposure, where the value of cash collateral provided (or the fair value of non-cash collateral provided) exceeds the fair value of securities borrowed.

The reported value is not intended to reflect amounts recorded on the balance sheet. Rather, it represents the single legally owed amount per netting set. Netting should only be used where the transactions are covered by a legally enforceable netting agreement (see paragraph 173 under [the](#) Basel II framework). The net amount reported should be in accordance with ASC Subtopic 210-20, Balance Sheet – Offsetting. Where these criteria are not met, the gross balance sheet amount should be reported. Do not include conduit lending transactions.

Line Item 5 Over-the-counter (OTC) derivatives with unaffiliated financial institutions that have a net positive fair value:

Line Item 5(a) Net positive fair value ~~(include collateral held if it is within the master netting agreement).~~

Report the sum of net positive fair value OTC derivative exposures netted in accordance with GAAP netting rules (i.e., designated, legally enforceable, netting sets or groups). Only netting sets with a positive value should be included here. Netting sets where the net result is negative should be captured in item 9(a). Include collateral held only if it is within the master netting agreement. For more information on netting, refer to ASC Subtopic 210-20, Balance Sheet – Offsetting, and the FR Y-9C Glossary entry for “offsetting.”

Line Item 5(b) Potential future exposure.

Report the amount of potential future exposure (PFE) for the derivatives included in item 5(a). Include the PFE for any netting sets with a fair value of zero. For more information on determining the PFE refer to the FR Y-9C Schedule HC-R, item 54.

~~Line Item 5(c) Fair value of collateral that is held outside of the master netting agreements.~~

~~Report the fair value of collateral held in relation to the OTC contracts reported in item 5(a) that is not under a legally enforceable Credit Support Annex (CSA). Do not net against collateral provided, unless it is legally nettable.~~

Line Item 6 Total intra-financial system assets.

Report the sum of items 1 through 3(f), 4, 5(a), and 5(b), minus item 3(g).

Intra-Financial System Liabilities

Line Item 7 Deposits due to unaffiliated financial institutions (including undrawn committed lines):

This section captures information regarding the deposits held by the banking organization. For more information on deposits, see the FR Y-9C Glossary entry for “deposits.”

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

Report total deposits due to depository institutions.

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

Report total deposits due to non-depository financial institutions.

Line Item 7(c) Undrawn committed lines obtained from unaffiliated financial institutions.

Report the nominal value of all undrawn committed lines obtained from unaffiliated financial institutions.

Line Item 8 Net negative current exposure of securities financing transactions with unaffiliated financial institutions.

This item should include the following:

- (a) Net negative reverse repurchase agreement exposure, where the fair value of securities received exceeds the value of the cash provided.
- (b) Net negative repurchase agreement exposure, where the value of the cash received exceeds the fair value of the securities provided.
- (c) Net negative securities lending exposure, where the value of cash collateral received (or the fair value of non-cash collateral received) exceeds the fair value of securities lent.
- (d) Net negative securities borrowing exposure, where the fair value of securities borrowed exceeds the value of cash collateral provided (or the fair value of non-cash collateral provided).

The reported value is not intended to reflect amounts recorded on the balance sheet. Rather, it represents the single legally owed amount per netting set. Netting should only be used where the transactions are covered by a legally enforceable netting agreement (see paragraph 173 of the Basel II framework). The net amount reported should be in accordance with ASC Subtopic 210-20, Balance Sheet – Offsetting. Where these criteria are not met, the gross balance sheet amount should be reported. Do not include conduit lending transactions.

Line Item 9 OTC derivatives with unaffiliated financial institutions that have a net negative fair value:

Line Item 9(a) Net negative fair value ~~(include collateral provided if it is within the master netting agreement).~~

Report the sum of net fair value OTC derivative liabilities netted in accordance with GAAP netting rules (i.e., designated, legally enforceable, netting sets or groups). Only netting sets with a negative value should be included here. Netting sets where the net result is positive should be captured in item 5(a). Include collateral provided only if it is within the master netting agreement. For more information on netting, refer to ASC Subtopic 210-20, Balance Sheet – Offsetting, and the FR Y-9C Glossary entry for “offsetting.”

Line Item 9(b) Potential future exposure.

Report the amount of the PFE for the derivatives included in item 9(a).

~~Line Item 9(c) Fair value of collateral that is provided outside of the master netting agreements.~~

~~Report the fair value of collateral posted in relation to the negative OTC contracts reported in item 9(a) that is not under a legally enforceable Credit Support Annex (CSA). Do not net against collateral taken, unless it is legally nettable.~~

Line Item 10 Total intra-financial system liabilities.

Report the sum of items 7(a) through 9(b).

Securities IssuedOutstanding

Line Item 11 Secured debt securities.

Report the value of all outstanding secured debt securities ~~issued~~ (e.g., covered bonds) issued by the banking organization.

Line Item 12 Senior unsecured debt securities.

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

Line Item 13 Subordinated debt securities.

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

Line Item 14 Commercial paper.

Report the total holdings of all outstanding commercial paper issued by the banking

organization. For more information on commercial paper, refer to the FR Y-9C Glossary entry for “commercial paper.”

Line Item 15 Certificates of deposit.

Report the value of all outstanding certificates of deposit issued by the banking organization. For more information on certificates of deposit, refer to the FR Y-9C Glossary entry for “deposits.”

Line Item 16 Common Equity market capitalization.

Report the value of outstanding common equity market capitalization as of December 31. For publicly traded shares, report The equity market capitalization for a given day is defined as the closing share price multiplied by the number of shares outstanding on that day. For non-publicly traded shares, report the par and surplus of the shares along with total retained earnings.

Line Item 17 Preferred shares and other forms of subordinated funding not captured in item 13.

Report the value of outstanding preferred shares and other forms of subordinated funding not captured in item 13 (e.g., savings shares and silent partnerships). For publicly traded shares, report the closing share price multiplied by the number of shares outstanding on that day. For non-publicly traded shares, report the par and surplus of the shares.

Line Item ~~187~~ Total securities issuedoutstanding.

Report the sum of items 11 through ~~176~~. This sum should reflect all of the securities issued by the banking organization.

LINE ITEM INSTRUCTIONS FOR

Substitutability Indicators

Schedule C

Payments Activity

Line Item 1 Payments made in the reporting year.

Report the total value of all ~~wholesale~~ cash payments sent by the banking organization via large-value ~~funds transfer systems~~ payment systems, along with the value of all cash payments sent through an agent bank (e.g., using a correspondent or nostro account), over the calendar year in each indicated currency. Payments should be reported regardless of purpose, location, or settlement method. This includes, but is not limited to, cash payments associated with derivatives, securities financing transactions, and foreign exchange transactions. Do not include the value of any non-cash items settled in connection with these transactions. Include cash payments made on behalf of the reporting entity as well as those made on behalf of customers (including financial institutions, other commercial customers, and retail customers). However, do not include internal payments (i.e., book transfers) or any other ~~inter~~intra-group transactions (i.e., transactions made within or between entities within the reporting group), even if the transactions were initiated through an external agent (e.g., when a payment is sent to a subsidiary through an external institution). Only include outgoing payments (i.e., exclude payments received). Include the amount of payments made into Continuous Linked Settlement (CLS). Other than CLS, Do not net any outgoing wholesale payment values, even if the transaction was settled on a net basis. Wholesale payments are payments,

generally involving very large values, which are mainly exchanged between banks or other participants in the financial markets and often require urgent and timely settlement. Retail payments may be reported on a net basis. Retail payments are payments, generally involving low values, which are mainly made on behalf of customers and often involve a low degree of urgency (e.g., personal checks, credit card transactions, direct debits, direct deposits, and ATM withdrawals). While payment totals should not be rounded, the level of expected accuracy depends on the magnitude of the reported value. The leading two digits must be accurate¹ (within rounding) for payment totals at or above \$10 trillion, while only the leading digit must be accurate for payment totals below \$10 trillion. If precise totals are unavailable, known overestimates may be reported. The aggregate payments in items 1(a) through 1(k) should be converted to U.S. dollars using the average exchange rate over the reporting ~~period~~year, as provided by the Bank for International Settlements (BIS) (www.bis.org/bcbs/gsib). For additional information on large-value payment systems, refer to *Payment, clearing and settlement systems in the CPSS countries*, published by the Committee on Payment and Settlement Systems (CPSS).²

¹ As an example, a figure between 100,000 and 999,999 would need to be correct to the nearest 100,000 for the leading digit to be considered accurate. The figure would need to be correct to the nearest 10,000 for the two leading digits to be considered accurate.

² The November 2012 release is available at www.bis.org/publ/cpss105.htm

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

Report the U.S dollar equivalent amount of all payments made in Australian dollars (AUD) over the reporting periodyear.

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

Report the U.S dollar equivalent amount of all payments made in Brazilian real (BRL) over the reporting periodyear.

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

Report the U.S dollar equivalent amount of all payments made in Canadian dollars (CAD) over the reporting periodyear.

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

Report the U.S dollar equivalent amount of all payments made in Swiss francs (CHF) over the reporting periodyear.

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

Report the U.S dollar equivalent amount of all payments made in Chinese yuan (CNY) over the reporting periodyear.

Line Item 1(f) Euros (EUR).

Report the U.S dollar equivalent amount of all payments made in euros (EUR) over the reporting periodyear.

Line Item 1(g) British pounds Pound sterling (GBP).

Report the U.S dollar equivalent amount of all payments made in British pound sterling (GBP) over the reporting periodyear.

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

Report the U.S dollar equivalent amount of all payments made in Hong Kong dollars (HKD) over the reporting periodyear.

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

Report the U.S dollar equivalent amount of all payments made in Indian rupee (INR) over the reporting periodyear.

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

Report the U.S dollar equivalent amount of all payments made in Japanese yen (JPY) over the reporting periodyear.

Line Item 1(k) Swedish krona (SEK).

Report the U.S dollar equivalent amount of all payments made in Swedish krona (SEK) over the reporting periodyear.

Line Item 1(l) United States dollars (USD).

Report the total value of all payments made in United States dollars (USD) over the reporting periodyear.

Line Item 1(m) All currencies not listed above.

Report the U.S dollar equivalent amount of all payments made over the reporting period-year using currencies not listed in items 1(a) through 1(l). The yearly aggregates should be converted to U.S. dollars using the average exchange rate for the reporting period-year. The average exchange rates should be constructed using a consistent series of exchange rate quotations. The method used must be reasonable, consistent, and reproducible. Documentation concerning the method employed to calculate the average exchange rates should be maintained and made available to supervisors upon request.

Line Item 2 Total payments activity.

Report the sum of items 1(a) through 1(m).

Assets Under Custody

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

Report the fair value of all assets, including cross-border assets, that the banking organization held as a custodian on behalf of customers, including other financial firms (i.e., financial institutions other than the reporting group). Include such assets even if they are being held by unaffiliated institutions (e.g. central securities depositories, payment systems, central banks, and sub-custodians). In the case of sub-custodians, both the primary custodian and the sub-custodian should report the assets. Do not include any assets under management or assets under administration which are not also classified as assets under custody. ~~Do not include any assets that are being held by a third party acting as a sub-custodian.~~ For the purposes of this report, a custodian is defined as a bank or other organization (e.g. securities firms and trust companies) that manages or administers the custody or safekeeping of stock certificates, debt securities, or other assets for institutional and private investors. Custodial accounts held in all legal entities of the holding company should be reported. For a description of custody and safekeeping accounts, Refer to the Call report instructions for Schedule RC-T, item 11, for a description of custody and safekeeping accounts.

Underwritten Transactions in Debt and Equity Markets

Line Item 4 Equity underwriting activity.

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

Equity securities with embedded derivatives should be included, while stand-alone derivatives underwriting should be excluded. With regards to the delineation between securities with embedded derivatives and stand-alone derivatives, use the already existing definitions in GAAP.

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

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

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

Line Item 5 Debt underwriting activity.

Report the total value of all types of debt instruments underwritten during the calendar year, excluding intra-group or self-led transactions. This includes all types of underwriting transactions relating to debt securities. The value should include

both secured debt instruments (e.g., covered bonds, asset-backed security (ABS) transactions, etc.) and unsecured debt instruments. Include all types of transactions at all maturities. Do not differentiate transactions between front-end, back-end, and best-effort transactions. Do not differentiate with regard to maturity, currency, or market of issuance.

Debt securities with embedded derivatives should also be included. For more detail on embedded derivatives, refer to the instructions for item 4.

Line Item 6 Total underwriting activity.

Report the sum of items 4 and 5.

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LINE ITEM INSTRUCTIONS FOR
Complexity Indicators
Schedule D

Notional Amount of Over-the-Counter (OTC) Derivatives

Line Item 1 OTC derivatives cleared through a central counterparty.

Report the notional amount outstanding of OTC derivative positions which were cleared through a central counterparty. Central counterparties are entities (e.g., a clearing house) that facilitate trades between counterparties in one or more financial markets by either guaranteeing trades or novating contracts. Include all types of risk categories and instruments (e.g., foreign exchange, interest rate, equity, commodities, and credit default swaps (CDS)). For more information on derivatives, refer to ASC Topic 815, Derivatives and Hedging, and the FR Y-9C Glossary entry for “derivative contracts.”

Line Item 2 OTC derivatives settled bilaterally.

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

Line Item 3 Total notional amount of OTC derivatives.

Report the sum of items 1 and 2.

Trading and Available-for-sale (AFS) Securities

Line Item 4 Trading securities

Report the value of all securities classified as trading, ~~which includes any securities for which the fair value option is elected.~~ Securities that are intended to be held principally for the purpose of selling them in the near term should be classified as trading assets. Trading activity includes active and frequent buying and selling of securities for the purpose of generating profits on short-term fluctuations in price. Securities held for trading purposes must be reported at fair value.

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

~~Line Item 4(a) Securities in item 4 for which the fair value option is elected.~~

~~Report the value of all securities for which the fair value option (FVO) is elected that are included in item 4. Banking organizations may elect to report securities at fair value in accordance with FASB ASC Subtopic 825 10, Financial Instruments—Overall (formerly FASB Statement No. 159, *The Fair Value Option for Financial Assets and Financial Liabilities*). In general, the fair value option may be elected for an individual security only when it is first recognized and the election is irrevocable. All values reported should be at the reporting date and provided on a gross long basis (i.e., short positions should not be netted against long positions).~~

Line Item 5 AFS securities.

Report the value of all securities classified as AFS (as defined in the FR Y-9C, Schedule HC, item 2(b)). All securities not categorized as trading securities, or held-to-maturity (HTM) should be reported as AFS. All values reported should be at the reporting date and provided on a gross long basis (i.e., any short positions should not be netted against long positions). For long and short positions in the same CUSIP, report the long position prior to any CUSIP netting. For more information on AFS securities, refer to ASC Topic 320, Investments – Debt and Equity Securities, and the FR Y-9C Glossary entry for “securities activities.”

Line Item 6 Value of Total trading and AFS securities.

Report the sum of items 4 and 5.

Line Item 7 Total stock of Level 1 assets, subject to operational requirements.

Report the total stock (i.e., value) of Level 1 assets as provided in the “LCR” worksheet of the Basel III implementation monitoring reporting template. All reported assets must fulfill the associated operational requirements. For more information on Level 1 assets, refer to the July *Instructions for Basel III implementation monitoring*, available at www.bis.org/bcbs/qis/.

Line Item 7(a) Securities in item 7 that are trading or AFS securities.

Report the amount fair value of Level 1 assets that are designated as trading or AFS securities. This value should be a subset of item 7.

Line Item 8 Total stock of Level 2 assets, with haircuts and subject to operational requirements.

Report the total stock (i.e., value), after applying haircuts, of Level 2 assets as provided in the “LCR” worksheet of the Basel III implementation monitoring reporting template. Level 2A, Level 2B RMBS, and Level 2B non-RMBS assets should be reported with haircuts of 15%, 25%, and 50%, respectively. All reported assets must fulfill the associated operational requirements. For more information on Level 2 assets, refer to the July *Instructions for Basel III implementation monitoring*, available at www.bis.org/bcbs/qis/.

Line Item 8(a) Securities in item 8 that are trading or AFS securities.

Report the amount fair value, after applying haircuts, of all Level 2 assets that are designated as trading or AFS securities. This value should be a subset of item 8.

Line Item 9 Adjustment to stock of high quality liquid assets (HQLA) due to cap on Level 2B and total Level 2 assets.

Report the total adjustment to the stock (i.e., value) of HQLA due to the caps on Level 2B and total Level 2 assets as provided in the “LCR” worksheet of the Basel III implementation monitoring reporting template. For more information on the adjustment to stock of HQLA due to the cap on Level 2 assets, refer to the July *Instructions for Basel III implementation monitoring*, available at www.bis.org/bcbs/qis/.

Line Item 9(a) Amount of item 9 attributable to Trading and AFS securities.

This item is calculated by first taking item 9 and dividing it by the sum of items 7 and 8. This value

should then be multiplied by the sum of items 7(a) and 8(a).

Line Item 10 Total ~~value of~~ trading and AFS securities less HQLA.

Report the sum of items 6 and 9(a), minus the sum of items 7(a) and 8(a), value of item 6 minus item 9(a).

Line Item 11 Trading and AFS securities that meet the definition of Level 1 assets.

Report the fair value of all trading and AFS securities that qualify as Level 1 assets according to paragraphs 50(c), 50(d) and 50(e) of the Basel III liquidity coverage ratio (LCR) (see *Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools*, available at www.bis.org/publ/bcbs238.pdf). Include qualifying securities even if they do not fulfill the LCR operational requirements outlined in paragraphs 31–40.

Line Item 12 Trading and AFS securities that meet the definition of Level 2 assets, with haircuts.

Report the fair value, after applying haircuts, of all trading and AFS securities that qualify as Level 2 assets according to paragraphs 52 and 54 of the Basel III LCR (see *Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools*, available at www.bis.org/publ/bcbs238.pdf). Include qualifying securities even if they do not fulfill the LCR operational requirements outlined in paragraphs 31–40. Level 2A, Level 2B RMBS, and Level 2B non-RMBS assets should be reported with haircuts of 15%, 25%, and 50%, respectively.

Line Item 11—Held-to-maturity securities.

Report the value of all securities classified as held-to-maturity (HTM) (as defined in the FR Y-9C,

Schedule HC, item 2(a)). This item includes all debt securities that an institution has the positive intent and ability to hold to maturity. For more information on HTM securities, refer to ASC Topic 320, Investments—Debt and Equity Securities, and the FR Y-9C Glossary entry for “securities activities.”

Level 3 Assets

Line Item 142 Assets valued using Level 3 measurement inputs.

Report the value of all assets that are priced on a recurring basis using Level 3 measurement inputs. ASC Topic 820, Fair Value Measurement, established a three-level fair value hierarchy that prioritizes inputs used to measure fair value based on observability. Level 3 fair value measurement inputs, while not readily observable in the market, are used to develop an exit price for the asset (or liability) from the perspective of a market participant. Therefore, Level 3 fair value measurement inputs should reflect the banking organization’s own assumptions about the assumptions that a market participant would use in pricing an asset (or liability) and should be based on the best information available under the given circumstances.

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

LINE ITEM INSTRUCTIONS FOR

Cross-Jurisdictional Activity Indicators

Schedule E

Cross-Jurisdictional Claims

Line Item 1 ~~Total~~ Foreign claims on an ~~ultimate-risk~~ ultimate-risk basis.

Report the value of all claims over all sectors that, on an ultimate-risk basis, are cross-border claims on non-local residents or foreign-office claims on local residents (see FFIEC 009, Schedule ~~4C, Part II~~, Columns ~~451~~ through ~~2010~~, Total Foreign Countries). Do not include claims from positions in derivative contracts. For definitions, refer to the instructions for preparation of the FFIEC 009.

Cross-Jurisdictional Liabilities

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

Report the sum of all foreign-office liabilities in non-local currency, all U.S. dollar liabilities to foreign-residents, and all foreign currency liabilities to foreigners (see FFIEC 009, Schedule ~~4aL~~, Column 1; TIC BL-1, Column 7; and, TIC BQ-2, Columns 1 and 2). Do not include liabilities from positions in derivative contracts. For definitions, refer to the instructions for preparation of the FFIEC 009 and the Treasury International Capital (TIC) B Reports.

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

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

Line Item 3 Local liabilities in local currency.

Report the value of all foreign-office liabilities in local currency (see FFIEC 009, Schedule ~~4aL~~, Column 2). Do not include liabilities from positions in derivative contracts. For definitions, refer to the instructions for the preparation of the FFIEC 009.

Line Item 4 Total cross-jurisdictional liabilities.

Report the sum of items 2 and 3 minus item 2(a).

LINE ITEM INSTRUCTIONS FOR

Ancillary Indicators

Schedule F

Ancillary Indicators

Line Item 1 Total liabilities.

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

Line Item 2 Retail funding.

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

Line Item 3 Total net revenue.

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

Line Item 4 Foreign net revenue.

Report the net revenue from all foreign offices. For purposes of this report, a foreign office of a reporting banking organization is a branch or consolidated subsidiary located outside of the organization’s home country (i.e., the country where

the banking organization is headquartered); an Edge or Agreement subsidiary, including both its U.S. and its foreign offices; or an International Banking Facility (IBF). Branches or consolidated subsidiaries located in territories or possessions of the home country are considered foreign offices. Branches of bank subsidiaries located on military facilities belonging to the home country, wherever located, are not considered foreign offices. For more information on Edge or Agreement subsidiaries and on IBFs, refer to the FR Y-9C Glossary entries for “Edge and Agreement corporation” and “International Banking Facility (IBF),” respectively.

Line Item 5 Total gross revenue.

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

Line Item 6 Peak equity market capitalization.

Report the peak equity market capitalization over the reporting ~~period~~ year. The peak equity market capitalization for a given day is defined as the closing share price multiplied by the number of shares outstanding on that day.

Line Item 7 Gross value of cash lent and gross fair value of securities lent in securities financing transactions.

Report the gross value of all cash lent and the gross fair value of all securities lent in securities financing transactions. The reported value should not include any counterparty netting and should only represent transactions completed by the banking organization on its own behalf. Do not include any conduit lending transactions.

Line Item 8 Gross value of cash borrowed and gross fair value of securities borrowed in securities financing transactions.

Report the gross value of all cash borrowed and the gross fair value of all securities borrowed in securities financing transactions. The reported value should not include any counterparty netting and should only represent transactions completed by the banking organization on its own behalf. Do not include any conduit lending transactions.

Line Item 9 Gross positive fair value of over-the-counter (OTC) derivative transactions.

Report the gross positive fair value of all OTC derivative transactions. The reported value should not include any counterparty netting.

Line Item 10 Gross negative fair value of OTC derivative transactions.

Report the gross negative fair value of all OTC derivative transactions. The reported value should not include any counterparty netting.

Line Item 11 Unsecured settlement/clearing lines provided.

Report the total amount of committed, unsecured intraday credit lines extended to the banking organization's customers. This should include, but is not limited to, lines extended for cash overdrafts, securities clearing, and transaction lines (e.g., FX settlement limits).

Line Item 12 Held-to-maturity securities.

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

Line Item 123 Number of jurisdictions.

Report the number of countries, including the home jurisdiction, where the banking organization has either a branch or a subsidiary that is consolidated under GAAP. The jurisdiction should be determined using the physical address of the branch or subsidiary.