

Board of Governors of the Federal Reserve System

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Instructions for Preparation of

**Banking Organization Systemic Risk Report**

Reporting Form FR Y-15

Reissued December 2016

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# INSTRUCTIONS FOR PREPARATION OF

# Banking Organization

# Systemic Risk Report

## FR Y-15

### General Instructions

#### Who Must Report

##### A. Reporting Criteria

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

(1) **Holding Companies with Total Consolidated Assets of \$50 Billion or More.** Bank holding companies (BHCs), covered savings and loan holding companies (SLHCs)<sup>1</sup>, and intermediate holding companies (IHCs) that have total consolidated assets of \$50 billion or more, including those U.S. top-tier holding companies that are subsidiaries of foreign banking organizations, must file the FR Y-15, subject to applicable phase-in arrangements. Only the top tier of a multi-tiered holding company that meets these criteria must file.

(2) **U.S.-Based Organizations Designated as Global Systemically Important Banks.** Any BHC organized under the laws of the U.S. or any of the states therein that was identified as a global systemically important bank (G-SIB) based on their most recent method 1 score calculation<sup>2</sup> must file the FR Y-15 even if they do not meet the consolidated assets threshold.

##### B. Shifts in Reporting Status

A top-tier holding company that reaches \$50 billion or more in total consolidated assets as of June 30 must begin

reporting the FR Y-15 in December of the same year. If a top-tier holding company reaches \$50 billion or more in total consolidated assets due to a business combination, a reorganization, or a branch acquisition that is not a business combination, then the holding company must begin reporting the FR Y-15 with the first quarterly report date following the effective date of the business combination, reorganization, or branch acquisition. If a holding company's total consolidated assets should subsequently fall to less than \$50 billion for four consecutive quarters, then the holding company is no longer required to file the FR Y-15 starting with the fifth quarter.

A new reporting organization that does not have 12 months of data to report should use a pro-rata approach to calculate the flow variables each quarter. This would consist of using a pro-rata annualized factor applied to each of the flow variables until the banking organization has 4 full quarters to provide yearly numbers.

##### C. 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

1. Covered SLHCs are those which are not substantially engaged in insurance or commercial activities. For more information, see the definition of “covered savings and loan holding company” provided in 12 CFR 217.2.

2. See 12 CFR 217.402.

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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.

## **D. 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 Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Subtopic 810-10, Consolidation - Overall.

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

## **Where to Submit the Report**

### **Electronic Submission**

All banking organizations must submit their completed report electronically. Banking organizations should contact their district Reserve Bank or go to [www.frbservices.org/centralbank/reportingcentral/](http://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 March 31, June 30, September 30, and December 31. The submission date is 50 calendar days after the March 31, June 30, and September 30 as-of dates and 65 calendar days after the December 31 as-of date. Note that the quarterly reporting requirement became effective starting with the June 30, 2016 as-of date.

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

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

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

## **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. Enter an amount or a zero for all items except in the cases where the data are calculated automatically or retrieved from another report. The items retrieved from other reports are listed in the General Instructions under Section H (Data Items Automatically Retrieved from Other Reports).

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

Questions and requests for interpretations of matters appearing in any part of these instructions should be

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addressed to the appropriate Federal Reserve Bank (that is, the Federal Reserve Bank in the district where the banking organization submits this report).

## C. Rounding

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

## D. 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 are: Schedule A, item 3(b), "Regulatory adjustments;" Schedule F, item 4, "Total net revenue;" and, Schedule F, item 5, "Foreign net revenue." When a negative entry does occur for these items, it shall be recorded with a minus (-) sign rather than in parentheses.

## E. Confidentiality

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

A reporting banking organization may request confidential treatment for items on the FR Y-15 if the banking organization is of the opinion that, due to the institution's particular circumstances or activities, disclosure of specific commercial or financial information in the report would likely result in substantial harm to its competitive position, or that disclosure of the submitted information would result in unwarranted invasion of personal privacy.

A request for line-item confidentiality must be submitted in writing prior to, or concurrently with, the electronic submission of the report. The request must discuss in writing the justification for which confidentiality is

requested and must demonstrate the specific nature of the harm that would result from public release of the information. Merely stating that competitive harm would result or that information is personal is not sufficient.

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

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

## 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 (i.e., differences that are not attributable to general organic growth and/or standard fluctuations in the business cycle), a brief explanation of the changes should be provided to the appropriate Federal Reserve Bank. Banking organizations should contact their district Reserve Bank for information regarding the submission procedure.

**Signatures.** The FR Y-15 must be signed by the Chief Financial Officer of the banking organization (or by the individual performing this equivalent function). 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.

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***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 must file an amended report when internal or external auditors make audit adjustments that result in a restatement of financial statements previously submitted to the Federal Reserve.

The Federal Reserve also requests that banking organizations that have restated their prior period financial statements as a result of an acquisition submit revised reports for the prior year-ends. In the event that certain of the required data are not available, banking organizations should contact the appropriate Federal Reserve Bank for information on submitting revised reports.

## H. 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. If the source report is due to be submitted after the FR Y-15, respondents may submit the FR Y-15 with the data items from the other report left blank. Respondents will then need to resubmit the report after the source report has been filed so that the missing data is automatically populated.

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

- (1) Schedule B, item 15, "Subordinated debt securities" (FR Y-9C, Schedule HC, items 19(a) and 19(b))
- (2) Schedule B, item 16, "Commercial paper" (FR Y-9C, Schedule HC-M, item 14(a))
- (3) Schedule D, item 5, "AFS securities" (FR Y-9C, Schedule HC, item 2(b))
- (4) Schedule D, item 10, "Assets valued using Level 3 measurement inputs" (FR Y-9C, Schedule HC-Q, item 7, Column E)
- (5) Schedule D, item M.1, "Held-to-maturity securities" (FR Y-9C, Schedule HC, item 2(a))
- (6) Schedule F, item 1, "Total liabilities" (FR Y-9C, Schedule HC, item 21)
- (7) Schedule F, item 3, "Total gross revenue" (FR Y-9C, Schedule HI, item 1(h) plus item 5(m))
- (8) Schedule F, item 4, "Total net revenue" (FR Y-9C, Schedule HI, item 1(h) plus item 5(m) minus item 2(f))

If the banking organization files the Country Exposure Report (FFIEC 009) for the same reporting period, then the following data item will be populated automatically:

- (1) Schedule E, item 1, "Foreign claims on an ultimate-risk basis" (FFIEC 009, Schedule C, Part II, Columns 1 through 10, Total Foreign Countries)

If the banking organization files the Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101) for the same reporting period, then the following data items will be populated automatically:

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

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## LINE ITEM INSTRUCTIONS FOR

# Size Indicator

## Schedule A

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### General Instructions

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

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

### Total Exposures

#### Line Item 1 Derivative exposures:

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

Report the current exposure (i.e., replacement cost) of all derivative contracts, cleared and non-cleared, net of

qualifying cash variation margin. For advanced approaches banking organizations, report the average current exposure of all derivative contracts, cleared and non-cleared, net of qualifying cash variation margin, using daily data.

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

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

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

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

# Schedule A

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

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

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

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

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

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

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

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

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

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

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

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

Report the current exposure and the PFE for the exempted CCP legs of client-cleared transactions under the *principal model* (i.e., where the clearing member banking organization did not guarantee the performance of the CCP to the client) that are included in items 1(a) and 1(b), respectively. For advanced approaches banking organizations, report the average current exposure using daily data and the average PFE using monthly data for the exempted CCP legs of client-cleared transactions that are included in items 1(a) and 1(b), respectively.

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

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

Report the value of effective notional principal amount offsets and PFE adjustments for sold credit protection. For advanced approaches banking organizations, report the average value of effective notional principal amount offsets and PFE adjustments for sold credit protection using monthly data. Offsets include any reduction in the mark-to-fair value of the sold credit protection that is

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# Schedule A

recognized in common equity tier 1 capital, along with the effective notional principal amount of purchased credit derivatives or similar instruments that meet the following criteria (see 12 CFR 217.10(c)(4)(ii)(D)(2)):

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

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

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

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

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

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

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

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

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

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

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

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

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

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

For transactions where the banking organization acts as an agent and provides an indemnity to a customer, report

# Schedule A

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

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

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

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

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

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

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

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

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

Report the balance sheet carrying value of all on-balance sheet assets, including collateral but excluding the on-balance sheet assets for derivative transactions and repo-style transactions. Include the amount of on-balance sheet cash and collateral received from counterparties in derivative transactions. For advanced approaches banking organizations, report the average balance sheet carrying value of all on-balance sheet assets, including collateral but excluding the on-balance sheet assets for derivative transactions and repo-style transactions, using daily data.

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

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

Report the amount of regulatory adjustments from common equity tier 1 capital and additional tier 1 capital under the fully phased-in requirements of Regulation Q (see 12 CFR 217.22).<sup>1</sup> These adjustments include the deduction of goodwill and intangibles, deferred tax assets, and hedging gains and losses. Report adjustments that reduce tier 1 capital as a positive value. If the adjustment increases tier 1 capital, report the value with a minus (-) sign. All respondents must provide a point-in-time value, including advanced approaches banking organizations.

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

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

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

1. See [www.gpo.gov/fdsys/browse/collectionCfr.action](http://www.gpo.gov/fdsys/browse/collectionCfr.action).

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# Schedule A

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

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

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

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

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

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

the treatment of off-balance sheet exposures under the standardized approach to credit risk, see 12 CFR 217.33.

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

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

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

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

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

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

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

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

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

Specify whether or not the holding company has reported the subcomponents of item 5 using average values over the reporting period. Advanced approaches banking organizations must report this data using averages. Respondents that are not advanced approaches banking organizations may choose to report the data using averages,

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# Schedule A

though they are not required to do so. Enter a “1” for Yes; enter a “0” for No.

## Memoranda

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

Report the amount of securities included in item 3(a) that have been received as collateral in principal securities lending transactions but have not been rehypothecated or sold. All respondents must provide a point-in-time value, including advanced approaches banking organizations.

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

Report the cash collateral received in conduit securities lending transactions. In conduit securities lending transactions, a bank borrows securities from one party and directly on-lends the identical securities to another party. The bank acts as an intermediary between the security owner and the ultimate borrower, essentially substituting their own credit for that of the borrower. The securities in

question may not be part of a general inventory available for onward lending. Instead, the bank will only obtain the securities at such time as they can directly fulfil an outstanding order from the ultimate borrower. Report the collateral regardless of whether or not the transaction is being indemnified by the bank. Include the collateral that was received and then subsequently passed through to the security owner. All respondents must provide a point-in-time value, including advanced approaches banking organizations.

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

Report the effective notional principal amount of credit derivatives sold net of related credit protection bought. Only net out the protection bought if it is for the same reference entity. If the protection bought for a reference entity exceeds the amount sold, report a zero for that particular reference entity. All respondents must provide a point-in-time value, including advanced approaches banking organizations.

## LINE ITEM INSTRUCTIONS FOR

# Interconnectedness Indicators

## Schedule B

**securities brokers,**

### General Instructions

For the purpose of the intra-financial system assets and intra-financial system liabilities indicators, financial institutions are defined as depository institutions (as defined in the FR Y-9C, Schedule HC-C, item 2), bank holding companies, ~~securities dealers, insurance companies, mutual funds, hedge funds, pension funds, investment banks, and central counterparties (CCPs)~~ (as defined in Schedule D, item 1). Central banks (e.g., the Federal Reserve) and other public sector bodies (e.g., multilateral development banks and the Federal Home Loan Banks) are excluded, but state-owned commercial banks are included. Stock exchanges are not included, though most stock exchanges have subsidiaries that are considered financial institutions (e.g., securities dealers and CCPs). ~~Include entities that are both securities brokers and dealers, but exclude entities that are strictly securities brokers.~~ Note that the definition of financial institution for purposes of this report differs from the definition used in the FR Y-9C and the FFIEC 002, which, among other things, includes finance companies.

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

### Intra-Financial System Assets

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

Report all funds deposited with or lent to other financial institutions (i.e., financial institutions outside of the consolidated reporting group). Lending includes all forms of term/revolving lending, federal funds sold, acceptances of other banks, and other extensions of credit to financial institutions. Do not include commercial paper, which is reported in item 3(d), and securities financing

transactions. Do not include settlement balances (i.e., exposures arising from unsettled transactions). Deposits include balances due from financial institutions, and currency and coin due from financial institutions (as defined in the FR Y-9C, Schedule HC, item 1). Include certificates of deposit but do not include margin accounts and posted collateral. Include funds deposited with or lent to other financial institutions that are accounted for as receivables. Do not include receivables related to settlement balances (e.g., fees and payments related to the exchange of goods and services). Include margin lending, but exclude accrued interest.

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

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

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

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

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

This item reflects all holdings of securities issued by other financial institutions. Report total holdings at fair value (as defined in the FR Y-9C Glossary entry for “fair value”) in accordance with ASC Topic 820, Fair Value Measurements (formerly FASB Statement No. 157, *Fair Value Measurements*), for securities classified as trading (including securities for which the fair value option

# Schedule B

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

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

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

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

Report the total holdings of senior unsecured debt securities.

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

Report the total holdings of subordinated debt securities.

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

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

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

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

tered outside of the reporting group. Report the entire mutual fund investment (i.e., do not look through into the fund to determine the underlying holdings). Include assets that are held for trading, available for sale, and held to maturity.

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

Report the fair value of the banking organization's liabilities resulting from short positions held against the stock holdings included in item 3(e). Include the short legs of derivatives used to hedge the equity securities reported in item 3(e) (e.g., total return swaps).<sup>1</sup>

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

This item includes 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. Net multiple transactions only when the transactions are covered by a qualifying master netting agreement (see the definition of “qualifying master netting agreement” in 12 CFR 217.2). For transactions that are not subject to a qualifying master netting agreement, report the exposure on a transaction-by-transaction basis, with each SFT treated

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

# Schedule B

as its own netting set. That is, report the difference (if positive) between the value of the financial instruments provided (cash and/or securities) and the financial instruments received (cash and/or securities). Include transactions cleared through a CCP. Do not include conduit lending transactions and do not apply haircuts in assessing the gross fair value of non-cash collateral. Include unsettled SFTs if the bank is using trade-date accounting.

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

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

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

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

**only**

**client to a**

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

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

Report the amount of potential future exposure (PFE), calculated using the current exposure method, for the

derivatives included in item 5(a). Include the PFE for any netting sets with a fair value of zero. For more information on determining the PFE refer to 12 CFR 217.34(a).

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

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

## **Intra-Financial System Liabilities**

### **Line Item 7 Deposits due to other financial institutions:**

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

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

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

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

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

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

## **Line Item 8 Borrowings obtained from other financial institutions.**

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

## Schedule B

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

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

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

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

This item includes the following:

- (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. Net multiple transactions only when the transactions are covered by a qualifying master netting agreement (see the definition of

“qualifying master netting agreement” in 12 CFR 217.2). For transactions that are not subject to a qualifying master netting agreement, report the exposure on a transaction-by-transaction basis, with each SFT treated as its own netting set. That is, report the difference (if negative) between the value of the financial instruments provided (cash and/or securities) and the financial instruments received (cash and/or securities). Include transactions cleared through a CCP. Do not include conduit lending transactions and do not apply haircuts in assessing the gross fair value of non-cash collateral. Include unsettled SFTs if the bank is using trade-date accounting. Report the final net negative exposure value as a positive number.

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

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

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

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

When acting as a financial intermediary (i.e., where the banking organization is a counterparty to both the client and the CCP), report exposures to the CCP. Report exposures to clients if they fit the definition of financial

# Schedule B

client to a

institution. In cases where a clearing member bank, acting as an agent, guarantees the performance of a CCP, to a client, the associated exposure to the client must be reported.

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

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

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

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

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

## **Securities Outstanding**

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

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

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

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

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

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

## **Line Item 15 Subordinated debt securities.**

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

## **Line Item 16 Commercial paper.**

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

## **Line Item 17 Certificates of deposit.**

Report the book value of all outstanding certificates of deposit issued by the banking organization, irrespective of the holder (e.g., corporate or individual). Include all certificates of deposit issued as securities, even if they were not issued as a receipt (i.e., certificates of deposit with an ISIN number).

For more information on certificates of deposit, refer to the Glossary entry for “certificate of deposit.”

## **Line Item 18 Common equity.**

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

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

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

## **Line Item 20 Total securities outstanding.**

The sum of items 13 through 19.

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## Schedule B

### Memoranda

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

Report the amount of financial and performance standby letters of credit extended to other financial institutions. A financial standby letter of credit irrevocably obligates the banking organization to pay a third-party beneficiary

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

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# LINE ITEM INSTRUCTIONS FOR

# Substitutability Indicators

## Schedule C

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### Payments Activity

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

Report the total gross value of all cash payments sent by the banking organization via large-value payment systems,<sup>1</sup> along with the gross value of all cash payments sent through an agent or correspondent bank (e.g., using a correspondent or nostro account), in the last twelve months for each indicated currency. Include the amount of payments made into Continuous Linked Settlement (CLS). All payments sent via an agent bank should be reported, regardless of how the agent bank actually settles the transaction. Payments may be recorded using either the trade date or the settlement date as long as the reporting remains consistent between periods. If both are readily available, the settlement date should be used.

Report payments regardless of purpose, location, or settlement method. This includes, but is not limited to, cash payments associated with derivatives, securities financing transactions, and foreign exchange transactions. Do not include the value of any non-cash items settled in connection with these transactions. Include cash payments made on behalf of the reporting entity as well as those made on behalf of customers (including financial institutions, other commercial customers, and retail customers). However, do not include internal payments (i.e., book transfers) or any other intra-group transactions (i.e., transactions made within 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). Do not include payments made through retail payment systems. Do not report payment facilitation (i.e.,

when the bank acts as a payment service provider) where the customer is a direct member of the large value payment system and uses their own BIC code to complete the transaction. Only include savings account payments if they are made via a large value payment system or through an agent.

Only include outgoing payments (i.e., exclude payments received). Except for those payments sent via CLS, do not net any outgoing wholesale payment values, even if the transaction was settled on a net basis.<sup>2</sup> Retail payments sent via a large-value payment system or through a correspondent may be reported net only if they were settled on a net basis.

Though payment totals are not rounded, the level of expected accuracy depends on the magnitude of the reported value. The leading two digits must be accurate<sup>3</sup> (within rounding) for payment totals at or above \$10 trillion, while only the leading digit must be accurate for payment totals below \$10 trillion. If precise totals are unavailable, known overestimates may be reported.

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

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

3. 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.

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

# Schedule C

1(k) Mexican pesos (MXN)  
1(l) Swedish krona (SEK)  
1(m) United States dollars (USD)

must be maintained and made available to supervisors upon request.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **Assets Under Custody**

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

Report the value of all assets, including cross-border assets, that the banking organization holds as a custodian on behalf of customers, including other financial firms (i.e., financial institutions other than the reporting group). Include such assets even if they are being held by unaffiliated institutions (e.g., central securities depositories, payment systems, central banks, and sub-custodians).<sup>4</sup> In the case where assets are held by a sub-custodian, both the primary custodian and the sub-custodian must report the assets. All assets held as a custodian on behalf of customers must be reported, including those which are also assets under management. Only include assets under management and assets under administration if they meet the definition of assets under custody. The value of the assets should reflect the accounting method required by the respective clients. Thus, the reported total will likely involve a mixture of both book and market values. Custodial accounts held in all legal entities of the holding company must be reported.

Include cash that is being held in custody accounts. Note that assets held as collateral are not generally considered assets under custody. Report only the assets for which the banking organization provides custody and safekeeping services. For more information, see the Glossary entries for “assets under management,” “assets under administration,” “assets under custody,” and “custodian.” For a description of custody and safekeeping accounts, refer to

4. A sub-custodian is an institution that provides custody services on behalf of another custodian.

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# Schedule C

the instructions for the Consolidated Reports of Condition and Income (FFIEC 031 and 041) Schedule RC-T, item 11.

## Underwritten Transactions in Debt and Equity Markets

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

### Line Item 4 Equity underwriting activity.

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

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

The accounting and reporting standards for derivative instruments, including certain derivative instruments embedded in other contracts, and for hedging activities are set forth in ASC Topic 815, Derivatives and Hedging (formerly FASB Statement No. 133, Accounting for Derivative Instruments and Hedging Activities, as amended), which 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 last twelve months, excluding intra-group or self-led transactions. This includes all types of underwriting transactions relating to debt securities. Include both secured debt instruments (e.g., covered bonds, asset-backed security (ABS) transactions, etc.) and unsecured debt instruments. Include all types of transactions at all maturities. Do not differentiate transactions between front-end, back-end, and best-effort or "soft" transactions. Do not differentiate with regard to maturity, currency, or market of issuance. Do not differentiate between sovereign and corporate debt. Do not include loan underwriting. Include underwriting activity related to sovereign debt and the debt of government-sponsored enterprises (GSE). However, do not include other activities that facilitate the issuance or placement of third-party securities (e.g., auctions).

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

### Line Item 6 Total underwriting activity.

The sum of items 4 and 5.

## Memoranda

**M3**

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

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## Schedule C

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

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

**M1**

**Line Item M2 New Zealand dollars (NZD).**

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

**M2**

**Line Item M3 Russian rubles (RUB).**

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

**M3**

**Line Item M4 Payments made in the last four quarters in all other currencies.**

Report the U.S. dollar equivalent amount of all payments made in the last four quarters using currencies not listed in items 1(a) through 1(l) or M1 through M3. Convert the yearly aggregates to U.S. dollars using the average exchange rate for the last four quarters. These average

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

**Line Item M5 Unsecured settlement/clearing lines provided.**

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

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# LINE ITEM INSTRUCTIONS FOR

# Complexity Indicators

## Schedule D

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

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

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

Report the notional amount outstanding of OTC derivative positions which will be settled through a central counterparty (CCP). Include all types of risk categories and instruments (e.g., foreign exchange, interest rate, equity, commodities, and credit default swaps (CDS)). Report transactions regardless of whether they are part of a master netting agreement. For more information, see the Glossary entry for “central counterparty.” For more information on derivatives, refer to ASC Topic 815, Derivatives and Hedging, and the ~~FR Y-9C Glossary~~ entry for “derivative contracts.”

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

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

Report the notional amount outstanding of OTC derivative positions which will be settled bilaterally (i.e., without the use of a central counterparty). Include all

types of risk categories and instruments (e.g., foreign exchange, interest rate, equity, commodities, and CDS). Report transactions regardless of whether they are part of a master netting agreement. For more information on derivatives, refer to ASC Topic 815, Derivatives and Hedging, and the FR Y-9C Glossary entry for “derivative contracts.”

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

The sum of items 1 and 2.

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

#### **Line Item 4 Trading securities**

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

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

#### **Line Item 5 AFS securities.**

Report the fair value of all securities classified as AFS (as defined in the FR Y-9C, Schedule HC, item 2(b)). All securities not categorized as trading securities or held-to-maturity (HTM) must be reported as AFS. Do not include

# Schedule D

loans, derivatives and non-tradable assets (e.g., receivables).

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

## **Line Item 6 Total trading and AFS securities.**

The sum of items 4 and 5.

## **Line Item 7 Trading and AFS securities that meet the definition of level 1 liquid assets.**

Report the gross fair value of all trading and AFS securities captured in item 6 that qualify as level 1 liquid assets as set forth in the liquidity coverage ratio (LCR) (see 12 CFR 249.20(a)). Include qualifying securities even if they are not eligible high-quality liquid assets (HQLA) according to 12 CFR 249.22.

## **Line Item 8 Trading and AFS securities that meet the definition of level 2 liquid assets, with haircuts.**

Report the gross fair value, after applying haircuts, of all trading and AFS securities captured in item 6 that qualify as level 2A or level 2B liquid assets as set forth in the LCR (see 12 CFR 249.20(b)-(c)). Include qualifying securities even if they are not eligible HQLA according to 12 CFR 249.22. Report level 2A and level 2B liquid assets with haircuts of 15% and 50%, respectively (see 12 CFR 249.21(b)). Do not apply the caps outlined in 12 CFR 249.21(c)-(i).

## **Line Item 9 Total adjusted trading and AFS securities.**

Item 6 minus the sum of items 7 and 8.

## **Level 3 Assets**

### **Line Item 10 Assets valued for accounting purposes using Level 3 measurement inputs.**

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

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

## **Memoranda**

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

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

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## LINE ITEM INSTRUCTIONS FOR

# Cross-Jurisdictional Activity Indicators

## Schedule E

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### **Cross-Jurisdictional Claims**

#### **Line Item 1 Foreign claims on an ultimate-risk basis.**

Report the value of all claims over all sectors that, on an ultimate-risk basis, are cross-border claims on non-local residents or foreign-office claims on local residents (see FFIEC 009, Schedule C, Part II, Columns 1 through 10, Total Foreign Countries). Do not include claims from positions in derivative contracts (see FFIEC 009, Schedule D). For definitions, refer to the instructions for preparation of the FFIEC 009.

### **Cross-Jurisdictional Liabilities**

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

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

included in the banking organization. For definitions, refer to the instructions for preparation of the FFIEC 009 and the Treasury International Capital (TIC) B Reports.

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

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

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

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

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

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

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# LINE ITEM INSTRUCTIONS FOR

# Ancillary Indicators

## Schedule F

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### **Ancillary Indicators**

#### **Line Item 1 Total liabilities.**

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

#### **Line Item 2 Retail funding.**

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

#### **Line Item 3 Total gross revenue.**

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

#### **Line Item 4 Total net revenue.**

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

#### **Line Item 5 Foreign net revenue.**

Report the net revenue, defined as interest income plus noninterest income minus interest expense, from all foreign offices. For purposes of this report, a foreign office 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 6 Gross value of cash provided and gross fair value of securities provided in securities financing transactions (SFTs).**

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

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

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

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## Schedule F

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

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

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

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

**Line Item 10 Number of jurisdictions.**

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

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## LINE ITEM INSTRUCTIONS FOR

# Short-Term Wholesale Funding Indicator Schedule G

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### General Instructions

Respondents that have \$700 billion or more in total consolidated assets or \$10 trillion or more in assets under custody must complete this schedule starting with the December 31, 2016 as-of date. Respondents that have less than \$10 trillion in assets under custody and less than \$700 billion in total consolidated assets, but have \$250 billion or more in total consolidated assets or \$10 billion or more in on-balance sheet foreign exposure must start filing this schedule starting with the December 31, 2017 as-of date. Respondents with at least \$50 billion in total consolidated assets, but less than \$250 billion in total consolidated assets; and less than \$10 billion in on-balance-sheet foreign exposure must complete this schedule starting with the June 30, 2018 as-of date.

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

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

### Short-Term Wholesale Funding

#### **Line Item 1 First tier:**

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

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

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

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

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

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

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

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

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

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

# Schedule G

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

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

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

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

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

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

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

## **Line Item 3 Third tier:**

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

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

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

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

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

Report the value of unsecured wholesale funding where the customer or counterparty is a financial sector entity or

a consolidated subsidiary of a financial sector entity (as defined in 12 CFR 249.3). For more information, see the Glossary entry for “unsecured wholesale funding.”

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

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

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

Report the value of secured funding transactions secured by assets that do not qualify as HQLA. For more information, see the Glossary entry for “secured funding transaction.” For the definition of HQLA, see 12 CFR 249.3.

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

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

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

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

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

### **Line Item 6 Total short-term wholesale funding.**

The sum of item 5, Columns A through D.

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

Report the average total risk-weighted assets value over the previous four quarters, using quarterly data. For each quarter, use the total risk-weighted assets amount associated with the lower of the two risk-based capital ratios in that quarter. For more information, see FR Y-9C, Schedule HC-R, items 40a and 40b.

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

Item 6 divided by item 7.

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# LINE ITEM INSTRUCTIONS FOR

# Optional Narrative Statement

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

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

The statement may not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. Statements exceeding this limit will

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

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

# Glossary

The definitions in this Glossary apply to the *Banking Organization Systemic Risk Report* (FR Y-15) and are not necessarily applicable for other regulatory or legal purposes. Any accounting discussions in this glossary are relevant to the preparation of this report and are not intended to constitute a comprehensive presentation on bank accounting or on generally accepted accounting principles. For purposes of this glossary, the FASB Accounting Standards Codification is referred to as “ASC.”

**Assets under Management:** Assets under management are securities or other assets that are managed by a banking organization or subsidiary of the banking organization on behalf of a customer for which the reporting banking organization or the subsidiary acts as investment adviser. For more information, see FR Y-9C, Schedule HC-M, item 16.

**Assets under Administration:** Assets under administration are securities or other assets for which a banking organization or subsidiary of the banking organization is contractually obligated to provide an administration service (e.g., back office administration and recordkeeping services).

**Assets under Custody:** Assets under custody are securities or other assets that are held by a banking organization or subsidiary of the banking organization on behalf of a customer under a safekeeping arrangement. For additional information see the FR Y-9C glossary entry for “Custody Account.”

**Brokered Deposit:** Brokered deposit is defined in 12 CFR 249.3.

**Brokered Sweep Deposit:** A brokered sweep deposit is a deposit held at a banking organization by a customer or counterparty through a contractual feature that automatically transfers to the banking organization from another regulated financial company at the close of each business

day amounts identified under the agreement governing the account from which the amount is being transferred.

**Central Counterparty:** Central counterparties are entities (e.g., a clearing house) that facilitate trades between counterparties in one or more financial markets by either guaranteeing trades or novating contracts.

**Certificate of Deposit:** Certificates of deposit are time deposits where the bank issues a receipt for the funds specifying that they are payable on a specific date seven or more days in the future. For additional information, refer to the FR Y-9C Glossary entry for “Deposits.”

**Commercial Paper:** Commercial paper consists of short-term negotiable promissory notes that mature in 270 days or less. Commercial paper may be backed by a standby letter of credit from a bank, as in the case of documented discounted notes.

**Consolidated Subsidiary:** A consolidated subsidiary is a company that is consolidated on the balance sheet of a banking organization or other company under GAAP.

**Covered Asset Exchange:** A covered asset exchange is a transaction in which a banking organization has provided assets of a given liquidity category to a counterparty in exchange for assets of a higher liquidity category, and the banking organization and the counterparty agreed to return such assets to each other at a future date. Categories of assets, in descending order of liquidity, are level 1 liquid assets, level 2A liquid assets, level 2B liquid assets, and assets that are not high-quality liquid assets (HQLA). Covered asset exchanges do not include secured funding transactions. For the list of assets that are level 1, level 2A, and level 2B liquid assets and a definition of HQLA, see 12 CFR 249.20 and 249.3, respectively.

**Custodian:** For the purposes of the FR Y-15, 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

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# Glossary

securities, cash, or other assets for institutional and private investors.

**Qualifying Cash Variation Margin:** Qualifying cash variation margin is cash variation margin (i.e., the cash collateral recognized to reduce the mark-to-fair value of derivative contracts) that satisfies all of the following conditions:

- (1) For derivative contracts that are not cleared through a qualifying central counterparty (QCCP), the cash collateral received by the recipient counterparty is not segregated;
- (2) Variation margin is calculated and transferred on a daily basis based on the mark-to-fair value of the derivative contract;
- (3) The variation margin transferred under the derivative contract or the governing rules for a cleared transaction is the full amount that is necessary to fully extinguish the current credit exposure amount to the counterparty of the derivative contract, subject to the threshold and minimum transfer amounts applicable to the counterparty under the terms of the derivative contract or the governing rules for a cleared transaction;
- (4) The variation margin is in the form of cash in the same currency as the currency of settlement set forth in the derivative contract, provided that, for purposes of this paragraph, currency of settlement means any currency for settlement specified in the qualifying

master netting agreement, the credit support annex to the qualifying master netting agreement, or in the governing rules for a cleared transaction; and

- (5) The derivative contract and the variation margin are governed by a qualifying master netting agreement between the legal entities that are the counterparties to the derivative contract or by the governing rules for a cleared transaction. The qualifying master netting agreement or the governing rules for a cleared transaction must explicitly stipulate that the counterparties agree to settle any payment obligations on a net basis, taking into account any variation margin received or provided under the contract if a credit event involving either counterparty occurs.

**Secured Funding Transaction:** Secured funding transaction is defined in 12 CFR 249.3.

**Short Position:** A short position is a transaction in which a banking organization has borrowed or otherwise obtained a security from a counterparty, which was then sold to another counterparty, and the banking organization must return the security to the initial counterparty in the future.

**Unsecured Wholesale Funding:** Unsecured wholesale funding is defined in 12 CFR 249.3.

**Wholesale Customer or Counterparty:** Wholesale customer or counterparty means a customer or counterparty that is not a retail customer or counterparty (as defined in 12 CFR 249.3).

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	TargetItem	MDRM Number	Edit Test	Alg Edit Test
FRY15	20151231	99991231	No change	A	Interseries	3000	F1	RISK2948	F1 should be less than HC-12.	risk2948 lt bhck2170
FRY15	20151231	99991231	No change	A	Interseries	3010	B6	RISKM362	B6 should be less than HC-12.	riskm362 lt bhck2170
FRY15	20151231	99991231	No change	A	Interseries	3020	B12	RISKM370	B12 should be less than HC-12.	riskm370 lt bhck2170
FRY15	20151231	99991231	No change	A	Interseries	3030	A2a	RISKM334	If A6 equals zero, then A2a should be greater than or equal to HC-3b.	if riskm52 eq 0, then riskm334 ge bhckb989
FRY15	20151231	99991231	No change	A	Quality	9000	A1a	RISKM237	A1a should not be negative.	riskm337 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A1b	RISKM339	A1b should not be negative.	riskm339 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A1c	RISKY822	A1c should not be negative.	RISKY822 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A1e	RISKY823	A1e should not be negative.	RISKY823 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A1f	RISKY824	A1f should not be negative.	RISKY824 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A1g	RISKY825	A1g should not be negative.	RISKY825 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A2a	RISKM334	A2a should not be negative.	riskm334 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A2b	RISKN507	A2b should not be negative.	riskn507 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A2c	RISKY827	A2c should not be negative.	RISKY827 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A2d	RISKY828	A2d should not be negative.	RISKY828 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A3a	RISKY830	A3a should not be negative.	RISKY830 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A4a	RISKM342	A4a should not be negative.	riskm342 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A4b	RISKM718	A4b should not be negative.	riskm718 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A4c	RISKM346	A4c should not be negative.	riskm346 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A4d	RISKM347	A4d should not be negative.	riskm347 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A-Mem1	RISKM335	A-Mem1 should not be negative.	riskm335 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A-Mem2	RISKM336	A-Mem2 should not be negative.	riskm336 ge 0
FRY15	20151231	99991231	No change	A	Quality	9000	A-Mem3	RISKM341	A-Mem3 should not be negative.	riskm341 ge 0
FRY15	20151231	99991231	No change	A	Quality	3055	D6	RISKM414	D6 should be less than A5.	riskm414 lt risky832
FRY15	20141231	99991231	No change	B	Quality	9020	B1	RISKM351	B1 should not be negative.	riskm351 ge 0
FRY15	20141231	99991231	No change	B	Quality	9020	B1a	RISKM355	B1a should not be negative.	riskm355 ge 0
FRY15	20141231	99991231	No change	B	Quality	9020	B2	RISK458	B2 should not be negative.	risk458 ge 0
FRY15	20141231	99991231	No change	B	Quality	9020	B3a	RISKM352	B3a should not be negative.	riskm352 ge 0
FRY15	20141231	99991231	No change	B	Quality	9020	B3b	RISKM353	B3b should not be negative.	riskm353 ge 0
FRY15	20141231	99991231	No change	B	Quality	9020	B3c	RISKM354	B3c should not be negative.	riskm354 ge 0
FRY15	20141231	99991231	No change	B	Quality	9020	B3d	RISKM345	B3d should not be negative.	riskm345 ge 0
FRY15	20141231	99991231	No change	B	Quality	9020	B3e	RISKM356	B3e should not be negative.	riskm356 ge 0
FRY15	20131231	99991231	No change	B	Quality	3060	B3f	RISKM356	B3f should be less than or equal to B3e	riskm357 le riskm356
FRY15	20141231	99991231	No change	B	Quality	9020	B3f	RISKM357	B3f should not be negative.	riskm357 ge 0
FRY15	20141231	99991231	No change	B	Quality	9020	B4	RISKM358	B4 should not be negative.	riskm358 ge 0
FRY15	20151231	99991231	No change	F	Quality	3063	F6	RISKM432	F6 should be greater than or equal to B4	riskm432 ge riskm358
FRY15	20141231	99991231	No change	B	Quality	9020	B5a	RISKM359	B5a should not be negative.	riskm359 ge 0
FRY15	20141231	99991231	No change	B	Quality	9020	B5b	RISKM360	B5b should not be negative.	riskm360 ge 0
FRY15	20141231	99991231	No change	B	Quality	9020	B7a	RISKM363	B7a should not be negative.	riskm363 ge 0
FRY15	20141231	99991231	No change	B	Quality	9020	B7b	RISKM364	B7b should not be negative.	riskm364 ge 0
FRY15	20151231	99991231	No change	B	Quality	9020	B8	RISKY833	B8 should not be negative.	RISKY833 ge 0
FRY15	20151231	99991231	No change	B	Quality	9020	B9	RISKM365	B9 should not be negative.	riskm365 ge 0
FRY15	20151231	99991231	No change	B	Quality	9020	B10	RISKM366	B10 should not be negative.	riskm366 ge 0
FRY15	20151231	99991231	No change	F	Quality	3067	F7	RISKM433	F7 should be greater than or equal to B10	riskm433 ge riskm366
FRY15	20151231	99991231	No change	B	Quality	9020	B11a	RISKM367	B11a should not be negative.	riskm367 ge 0
FRY15	20151231	99991231	No change	B	Quality	9020	B11b	RISKM368	B11b should not be negative.	riskm368 ge 0
FRY15	20151231	99991231	No change	F	Quality	3070	F1	RISK2948	F1 should be greater than or equal to B12.	risk2948 ge riskm370
FRY15	20151231	99991231	No change	B	Quality	9020	B13	RISKM371	B13 should not be negative.	riskm371 ge 0
FRY15	20151231	99991231	No change	B	Quality	9020	B14	RISKM372	B14 should not be negative.	riskm372 ge 0
FRY15	20151231	99991231	No change	B	Quality	9020	B17	RISKM374	B17 should not be negative.	riskm374 ge 0
FRY15	20151231	99991231	No change	B	Quality	9020	B18	RISKM375	B18 should not be negative.	riskm375 ge 0
FRY15	20151231	99991231	No change	B	Quality	9020	B19	RISKN509	B19 should not be negative.	riskn509 ge 0
FRY15	20151231	99991231	No change	B	Quality	9020	B-Mem1	RISKY834	B-Mem1 should not be negative.	RISKY834 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C1a	RISKM377	C1a should not be negative.	riskm377 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C1b	RISKM378	C1b should not be negative.	riskm378 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C1c	RISKM379	C1c should not be negative.	riskm379 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C1d	RISKM380	C1d should not be negative.	riskm380 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C1e	RISKM381	C1e should not be negative.	riskm381 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C1f	RISKM382	C1f should not be negative.	riskm382 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C1g	RISKM383	C1g should not be negative.	riskm383 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C1h	RISKM384	C1h should not be negative.	riskm384 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C1i	RISKM385	C1i should not be negative.	riskm385 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C1j	RISKM386	C1j should not be negative.	riskm386 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C1k	RISKM387	C1k should not be negative.	riskm387 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C1l	RISKM388	C1l should not be negative.	riskm388 ge 0
FRY15	20151231	99991231	No change	C	Quality	9030	C-Mem4	RISKM389	C-Mem4 should not be negative.	riskm389 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C3	RISKM405	C3 should not be negative.	riskm405 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C4	RISKM406	C4 should not be negative.	riskm406 ge 0
FRY15	20141231	99991231	No change	C	Quality	9030	C5	RISKM407	C5 should not be negative.	riskm407 ge 0
FRY15	20151231	99991231	No change	C	Mem	1	RISKY835	C-Mem1 should not be negative.	RISKY835 ge 0	
FRY15	20151231	99991231	No change	C	Mem	2	RISKY836	C-Mem2 should not be negative.	RISKY836 ge 0	
FRY15	20151231	99991231	No change	C	Quality	9030	C-Mem3	RISKY837	C-Mem3 should not be negative.	RISKY837 ge 0
FRY15	20141231	99991231	No change	D	Quality	9040	D1	RISKM409	D1 should not be negative.	riskm409 ge 0
FRY15	20141231	99991231	No change	D	Quality	9040	D2	RISKM410	D2 should not be negative.	riskm410 ge 0
FRY15	20141231	99991231	No change	D	Quality	9040	D4	RISKM412	D4 should not be negative.	riskm412 ge 0
FRY15	20131231	99991231	No change	D	Quality	3095	D6	RISKM414	Sum of D7 and D8 should be less than or equal to D6	(riskn510 + riskn511) le riskm414
FRY15	20141231	99991231	No change	D	Quality	9040	D7	RISKN510	D7 should not be negative.	riskn510 ge 0
FRY15	20141231	99991231	No change	D	Quality	9040	D8	RISKN511	D8 should not be negative.	riskn511 ge 0



Quality (Q) Edits for the FR Y-15  
(Effective as of December 31, 2016)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	TargetItem	MDRM Number	Edit Test	Alg Edit Test
FRY15	20161231	99991231	Revised	G	Quality	9070	G4A	RISKY886	If the respondent has filed the FR 2052a for at least 356 days then, G4A should not be null	If the respondent has filed the FR 2052a for at least 356 days then, RISKY886 ne null
FRY15	20161231	99991231	Revised	G	Quality	9070	G4B	RISKY887	If the respondent has filed the FR 2052a for at least 356 days then, G4B should not be null	If the respondent has filed the FR 2052a for at least 356 days then, RISKY887 ne null
FRY15	20161231	99991231	Revised	G	Quality	9070	G4C	RISKY888	If the respondent has filed the FR 2052a for at least 356 days then, G4C should not be null	If the respondent has filed the FR 2052a for at least 356 days then, RISKY888 ne null
FRY15	20161231	99991231	Revised	G	Quality	9070	G4D	RISKY889	If the respondent has filed the FR 2052a for at least 356 days then, G4D should not be null	If the respondent has filed the FR 2052a for at least 356 days then, RISKY889 ne null
FRY15	20161231	99991231	Revised	G	Quality	9070	G7	RISKY895	If the respondent has filed the FR 2052a for at least 356 days then, G7 should not be null	If the respondent has filed the FR 2052a for at least 356 days then, RISKY895 ne null

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	TargetItem	MDRM Number	Edit Test	Alg Edit Test
FRY15	20141231	99991231	No change	Page 1	Validity	0100	CFO	RISKC490	CFO must not be null.	riskc490 ne null
FRY15	20141231	99991231	No change	Page 1	Validity	0105	DATESIGN	RISKJ196	DATESIGN must not be null.	riskj196 ne null
FRY15	20141231	99991231	No change	Page 1	Validity	0110	CONTACTN	RISK8901	CONTACTN must not be null.	risk8901 ne null
FRY15	20141231	99991231	No change	Page 1	Validity	0115	CONTACTP	RISK8902	CONTACTP must not be null.	risk8902 ne null
FRY15	20141231	99991231	No change	Page 1	Validity	0120	CONTACTF	RISK9116	CONTACTF must not be null.	risk9116 ne null
FRY15	20141231	99991231	No change	Page 1	Validity	0125	CONTACTE	RISK4086	CONTACTE must not be null.	risk4086 ne null
FRY15	20160930	99991231	No change	A	Validity	0130	A2a	RISKM334	A2a must not be null.	For institutions that are not advanced approaches, RISKM334 ne null
FRY15	20151231	99991231	No change	A	Validity	0135	A-Mem1	RISKM335	A-Mem1 must not be null.	riskm335 ne null
FRY15	20151231	99991231	No change	A	Validity	0140	A-Mem2	RISKM336	A-Mem2 must not be null.	riskm336 ne null
FRY15	20160930	99991231	No change	A	Validity	0145	A1a	RISKM337	For institutions that are not advanced approaches, A1a must not be null	For institutions that are not advanced approaches, RISKM337 ne null
FRY15	20160930	99991231	No change	A	Validity	0148	A1c	RISKY822	For institutions that are not advanced approaches, A1c must not be null	For institutions that are not advanced approaches, RISKY822 ne null
FRY15	20160930	99991231	No change	A	Validity	0152	A1e	RISKY823	For institutions that are not advanced approaches, A1e must not be null	For institutions that are not advanced approaches, RISKY823 ne null
FRY15	20160930	99991231	No change	A	Validity	0153	A1f	RISKY824	For institutions that are not advanced approaches, A1f must not be null	For institutions that are not advanced approaches, RISKY824 ne null
FRY15	20160930	99991231	No change	A	Validity	0154	A1g	RISKY825	For institutions that are not advanced approaches, A1g must not be null	For institutions that are not advanced approaches, RISKY825 ne null
FRY15	20160930	99991231	No change	A	Validity	0155	A2b	RISKN507	For institutions that are not advanced approaches, A2b must not be null	For institutions that are not advanced approaches, RISKN507 ne null
FRY15	20160930	99991231	No change	A	Validity	0157	A2c	RISKY827	For institutions that are not advanced approaches, A2c must not be null	For institutions that are not advanced approaches, RISKY827 ne null
FRY15	20160930	99991231	No change	A	Validity	0158	A2d	RISKY828	For institutions that are not advanced approach, A2d must not be null	For institutions that are not advanced approaches, RISKY828 ne null
FRY15	20160930	99991231	No change	A	Validity	0160	A1b	RISKM339	For institutions that are not advanced approaches, A1b must not be null	For institutions that are not advanced approaches, RISKM339 ne null
FRY15	20151231	99991231	No change	A	Validity	0165	A-Mem3	RISKM341	A-Mem3 must not be null.	riskm341 ne null
FRY15	20151231	99991231	No change	A	Validity	0175	A4a	RISKM342	A4a must not be null.	riskm342 ne null
FRY15	20151231	99991231	No change	A	Validity	0188	A3a	RISKY830	For institutions that are not advanced approaches, A3a must not be null	For institutions that are not advanced approaches, RISKY830 ne null
FRY15	20151231	99991231	No change	A	Validity	0190	A4b	RISKM718	A4b must not be null.	riskm718 ne null
FRY15	20151231	99991231	No change	A	Validity	0195	A4c	RISKM346	A4c must not be null.	riskm346 ne null
FRY15	20151231	99991231	No change	A	Validity	0200	A4d	RISKM347	A4d must not be null.	riskm347 ne null
FRY15	20160930	99991231	Revised	A	Validity	0205	A3b	RISKM349	A3b must not be null	RISKM349 ne null
FRY15	20141231	99991231	No change	B	Validity	0210	B1	RISKM351	B1 must not be null.	riskm351 ne null
FRY15	20141231	99991231	No change	B	Validity	0215	B1a	RISKM355	B1a must not be null.	riskm355 ne null
FRY15	20141231	99991231	No change	B	Validity	0220	B2	RISKJ458	B2 must not be null.	riskj458 ne null
FRY15	20141231	99991231	No change	B	Validity	0225	B3a	RISKM352	B3a must not be null.	riskm352 ne null
FRY15	20141231	99991231	No change	B	Validity	0230	B3b	RISKM353	B3b must not be null.	riskm353 ne null
FRY15	20141231	99991231	No change	B	Validity	0235	B3c	RISKM354	B3c must not be null.	riskm354 ne null
FRY15	20141231	99991231	No change	B	Validity	0240	B3d	RISKM345	B3d must not be null.	riskm345 ne null
FRY15	20141231	99991231	No change	B	Validity	0245	B3e	RISKM356	B3e must not be null.	riskm356 ne null
FRY15	20141231	99991231	No change	B	Validity	0250	B3f	RISKM357	B3f must not be null.	riskm357 ne null
FRY15	20141231	99991231	No change	B	Validity	0255	B4	RISKM358	B4 must not be null.	riskm358 ne null
FRY15	20141231	99991231	No change	B	Validity	0260	B5a	RISKM359	B5a must not be null.	riskm359 ne null
FRY15	20141231	99991231	No change	B	Validity	0265	B5b	RISKM360	B5b must not be null.	riskm360 ne null
FRY15	20141231	99991231	No change	B	Validity	0270	B7a	RISKM363	B7a must not be null.	riskm363 ne null
FRY15	20141231	99991231	No change	B	Validity	0275	B7b	RISKM364	B7b must not be null.	riskm364 ne null
FRY15	20151231	99991231	No change	B	Validity	0277	B8	RISKY833	B8 must not be null	risky833 ne null
FRY15	20151231	99991231	No change	B	Validity	0280	B9	RISKM365	B9 must not be null.	riskm365 ne null
FRY15	20151231	99991231	No change	B	Validity	0285	B10	RISKM366	B10 must not be null.	riskm366 ne null
FRY15	20151231	99991231	No change	B	Validity	0290	B11a	RISKM367	B11a must not be null.	riskm367 ne null
FRY15	20151231	99991231	No change	B	Validity	0295	B11b	RISKM368	B11b must not be null.	riskm368 ne null
FRY15	20151231	99991231	No change	B	Validity	0300	B13	RISKM371	B13 must not be null.	riskm371 ne null
FRY15	20151231	99991231	No change	B	Validity	0305	B14	RISKM372	B14 must not be null.	riskm372 ne null
FRY15	20151231	99991231	No change	B	Validity	0310	B17	RISKM374	B17 must not be null.	riskm374 ne null
FRY15	20151231	99991231	No change	B	Validity	0315	B18	RISKM375	B18 must not be null.	riskm375 ne null
FRY15	20151231	99991231	No change	B	Validity	0320	B19	RISKN509	B19 must not be null.	riskn509 ne null
FRY15	20151231	99991231	No change	B	Validity	0323	B-Mem1	RISKY834	B-Mem1 must not be null	risky834 ne null
FRY15	20141231	99991231	No change	C	Validity	0325	C1a	RISKM377	C1a must not be null.	riskm377 ne null
FRY15	20141231	99991231	No change	C	Validity	0330	C1b	RISKM378	C1b must not be null.	riskm378 ne null
FRY15	20141231	99991231	No change	C	Validity	0335	C1c	RISKM379	C1c must not be null.	riskm379 ne null
FRY15	20141231	99991231	No change	C	Validity	0340	C1d	RISKM380	C1d must not be null.	riskm380 ne null
FRY15	20141231	99991231	No change	C	Validity	0345	C1e	RISKM381	C1e must not be null.	riskm381 ne null
FRY15	20141231	99991231	No change	C	Validity	0350	C1f	RISKM382	C1f must not be null.	riskm382 ne null
FRY15	20141231	99991231	No change	C	Validity	0355	C1g	RISKM383	C1g must not be null.	riskm383 ne null
FRY15	20141231	99991231	No change	C	Validity	0360	C1h	RISKM384	C1h must not be null.	riskm384 ne null
FRY15	20141231	99991231	No change	C	Validity	0365	C1i	RISKM385	C1i must not be null.	riskm385 ne null
FRY15	20141231	99991231	No change	C	Validity	0370	C1j	RISKM386	C1j must not be null.	riskm386 ne null
FRY15	20141231	99991231	No change	C	Validity	0375	C1k	RISKM387	C1k must not be null.	riskm387 ne null
FRY15	20141231	99991231	No change	C	Validity	0380	C1l	RISKM388	C1l must not be null.	riskm388 ne null
FRY15	20151231	99991231	No change	C	Validity	0382	C-Mem1	RISKY835	C-Mem1 must not be null	risky835 ne null
FRY15	20151231	99991231	No change	C	Validity	0383	C-Mem2	RISKY836	C-Mem2 must not be null	risky836 ne null
FRY15	20151231	99991231	No change	C	Validity	0384	C-Mem3	RISKY837	C-Mem3 must not be null	risky837 ne null
FRY15	20151231	99991231	No change	C	Validity	0385	C-Mem4	RISKM389	C-Mem4 must not be null.	riskm389 ne null
FRY15	20141231	99991231	No change	C	Validity	0390	C3	RISKM405	C3 must not be null.	riskm405 ne null
FRY15	20141231	99991231	No change	C	Validity	0395	C4	RISKM406	C4 must not be null.	riskm406 ne null

Each edit in the checklist must balance, rounding errors are not allowed

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	TargetItem	MDRM Number	Edit Test	Alg Edit Test
FRY15	20141231	99991231	No change	C	Validity	0400	C5	RISKM407	C5 must not be null.	riskm407 ne null
FRY15	20141231	99991231	No change	D	Validity	0405	D1	RISKM409	D1 must not be null.	riskm409 ne null
FRY15	20141231	99991231	No change	D	Validity	0410	D2	RISKM410	D2 must not be null.	riskm410 ne null
FRY15	20141231	99991231	No change	D	Validity	0415	D4	RISKM412	D4 must not be null.	riskm412 ne null
FRY15	20141231	99991231	No change	D	Validity	0420	D7	RISKN510	D7 must not be null.	riskn510 ne null
FRY15	20141231	99991231	No change	D	Validity	0425	D8	RISKN511	D8 must not be null.	riskn511 ne null
FRY15	20151231	99991231	No change	E	Validity	0427	E1	RISKM422	E1 must not be null.	riskm422 ne null
FRY15	20141231	99991231	No change	E	Validity	0430	E2	RISKM423	E2 must not be null.	riskm423 ne null
FRY15	20141231	99991231	No change	E	Validity	0435	E2a	RISKM424	E2a must not be null.	riskm424 ne null
FRY15	20141231	99991231	No change	E	Validity	0440	E3	RISKM425	E3 must not be null.	riskm425 ne null
FRY15	20141231	99991231	No change	F	Validity	0445	F2	RISKM427	F2 must not be null.	riskm427 ne null
FRY15	20151231	99991231	No change	F	Validity	0450	F5	RISKM429	F5 must not be null.	riskm429 ne null
FRY15	20151231	99991231	No change	F	Validity	0460	F6	RISKM432	F6 must not be null.	riskm432 ne null
FRY15	20151231	99991231	No change	F	Validity	0465	F7	RISKM433	F7 must not be null.	riskm433 ne null
FRY15	20151231	99991231	No change	F	Validity	0470	F8	RISKM434	F8 must not be null.	riskm434 ne null
FRY15	20151231	99991231	No change	F	Validity	0475	F9	RISKM435	F9 must not be null.	riskm435 ne null
FRY15	20151231	99991231	No change	C	Validity	0480	C-Mem5	RISKM436	C-Mem5 must not be null.	riskm436 ne null
FRY15	20151231	99991231	No change	F	Validity	0485	F10	RISKM437	F10 must not be null.	riskm437 ne null
FRY15	20151231	99991231	No change	A	Validity	0486	A6	RISKFC52	A6 should equal zero (No) or one (Yes) and must not be null.	riskfc52 eq 0 or riskfc52 eq 1 and riskfc52 ne null
FRY15	20160930	99991231	No change	A	Validity	0487	A1d	RISKM340	For institutions that are not advanced approaches, A1d must not be null	For institutions that are not advanced approaches, RISKM340 ne null