

## Board of Governors of the Federal Reserve System



# Banking Organization Systemic Risk Report – FR Y-15

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

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section XXX.X(X) of Regulation X (XX CFR XXX.X(X)).

This report form is to be filed by (1) bank holding companies with total consolidated assets of \$ 50 billion or more, (2) savings and loan holding companies with total consolidated assets of \$ 50 billion or more, and (3) foreign banking organizations that have combined U.S. operations with total \$50 billion or more in assets. In addition, banking organizations meeting certain criteria

must file this report (FR Y-15) regardless of size. See page 1 of the general instructions for further information. However, when such banking organizations own or control, or are owned or controlled by, other banking organizations, only the top-tier holding company must file this report for the consolidated organization. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

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

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

Date of Report:

\_\_\_\_\_  
Month / Date / Year (BHCK XXXX)

\_\_\_\_\_  
Printed Name of Chief Financial Officer (or Equivalent) (BHCK XXXX)

\_\_\_\_\_  
Legal Title of Bank Holding Company (TEXT XXXX)

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
(Mailing Address of the Bank Holding Company) Street / P.O. Box  
(TEXT XXXX)

\_\_\_\_\_  
Date of Signature (MM/DD/CCYY) (BHTX XXXX)

\_\_\_\_\_  
City (TEXT XXXX) State (TEXT XXXX) Zip Code (TEXT XXXX)

Person to whom questions about this report should be directed:

\_\_\_\_\_  
Name / Title (BHTX 8901)

\_\_\_\_\_  
Area Code / Phone Number (BHTX 8902)

\_\_\_\_\_  
FAX Number (BHTX 9116)

\_\_\_\_\_  
E-mail Address of Contact (BHTX 4086)

Public reporting burden for this information collection is estimated to vary from X.X to X,XXX hours per response, with an average of XX.XX hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (XXXX-XXXX), Washington, D.C. 20503.

## Banking Organization Systemic Risk Report—FR Y-15

### Schedule A - Size Indicator

	U.S. Dollar Amounts in Thousands			Bil	Mil	Thou	
<b>TOTAL EXPOSURES</b>							
<b>1. On-balance sheet items:</b>							
a. Total on-balance sheet assets.....							1.a.
<b>b. Securities financing transactions:</b>							
(1) Securities financing transactions, netted.....							1.b.(1)
(2) Securities financing transactions, unnetted.....							1.b.(2)
(3) Securities received as collateral in securities lending.....							1.b.(3)
(4) Cash collateral received in conduit securities lending transactions.....							1.b.(4)
<b>c. Derivatives:</b>							
(1) Derivative exposures with a net positive fair value .....							1.c.(1)
(2) Cash collateral netted against the derivative exposures in item 1.c.(1).....							1.c.(2)
<b>2. Derivatives and off-balance sheet items:</b>							
a. Derivatives (Potential future exposure).....							2.a.
<b>b. Credit derivatives:</b>							
(1) Total credit derivatives sold (Notional amount).....							2.b.(1)
(2) Credit derivatives sold net of related credit protection bought .....							2.b.(2)
<b>c. Off-balance sheet items with a 0% credit conversion factor (CCF) (Notional amount).....</b>							
(1) Unconditionally cancellable credit card commitments.....							2.c.(1)
(2) Other unconditionally cancellable commitments.....							2.c.(2)
<b>d. Off-balance sheet items with a 20% CCF (Notional amount).....</b>							
<b>e. Off-balance sheet items with a 50% CCF (Notional amount).....</b>							
<b>f. Off-balance sheet items with a 100% CCF (Notional amount).....</b>							
g. Total off-balance sheet items (sum of items 2.a through 2.c and 2.d through 2.f, minus 0.9 times the sum of items 2.c.(1) and 2.c.(2)) .....							2.g.
<b>3. Regulatory adjustments.....</b>							
<b>4. Total exposures (sum of items 1.a and 2.g, minus item 3).....</b>							

### Schedule B - Interconnectedness Indicators

	U.S. Dollar Amounts in Thousands			Bil	Mil	Thou	
<b>INTRA-FINANCIAL SYSTEM ASSETS</b>							
<b>1. All funds deposited with or lent to other financial institutions.....</b>							
<b>2. Undrawn committed lines extended to other financial institutions.....</b>							
<b>3. Holdings of securities issued by other financial institutions:</b>							
a. Secured debt securities.....							3.a.
b. Senior unsecured debt securities.....							3.b.
c. Subordinated debt securities.....							3.c.
d. Commercial paper.....							3.d.
e. Certificates of deposit.....							3.e.
f. Stock (including par and surplus of common and preferred shares).....							3.f.
g. Offsetting short positions in relation to the specific stock holdings included in item 3.f.....							3.g.
<b>4. Net positive current exposure of securities financing transactions with other financial institutions</b>							
<b>5. Over-the-counter (OTC) derivatives with financial institutions:</b>							
a. Net positive fair value (include collateral held if it is within the master netting agreement).....							5.a.
b. Potential future exposure.....							5.b.
c. Fair value of collateral that is held outside of the master netting agreements.....							5.c.
<b>6. Total intra-financial system assets (sum of items 1 through 3.f, 4, 5.a and 5.b minus 3.g).....</b>							

	U.S. Dollar Amounts in Thousands			Bil	Mil	Thou	
<b>INTRA-FINANCIAL SYSTEM LIABILITIES</b>							
<b>7. Deposits by financial institutions (including undrawn committed lines):</b>							
a. All funds deposited by banks.....							7.a.
b. All funds deposited by non-bank financial institutions.....							7.b.
c. Undrawn committed lines obtained from other financial institutions.....							7.c.
<b>8. Net negative current exposure of securities financing transactions with other financial institutions..</b>							
<b>9. OTC derivatives with financial institutions:</b>							
a. Net negative fair value (include collateral provided if it is within the master netting agreement)..							9.a.
b. Potential future exposure.....							9.b.
c. Fair value of collateral that is provided outside of the master netting agreements.....							9.c.
<b>10. Total intra-financial system liabilities (sum of items 7, 8, 9.a, and 9.b).....</b>							

	U.S. Dollar Amounts in Thousands			Bil	Mil	Thou	
<b>SECURITIES ISSUED</b>							
<b>11. Secured debt securities.....</b>							
<b>12. Senior unsecured debt securities.....</b>							
<b>13. Subordinated debt securities.....</b>							
<b>14. Commercial paper.....</b>							
<b>15. Certificates of deposit.....</b>							
<b>16. Stock (including par and surplus of common and preferred shares).....</b>							
<b>17. Securities issued (sum of items 11 through 16).....</b>							

**Schedule C - Substitutability Indicators**

		U.S. Dollar Amounts in Thousands			
		Bil	Mil	Thou	
<b>PAYMENTS ACTIVITY</b>					
1. Total payments made in the reporting year:					
a.	Australian dollars (AUD)				1.a.
b.	Brazilian real (BRL)				1.b.
c.	Canadian dollars (CAD)				1.c.
d.	Swiss francs (CHF)				1.d.
e.	Chinese yuan (CNY)				1.e.
f.	Euros (EUR)				1.f.
g.	Pound sterling (GBP)				1.g.
h.	Hong Kong dollars (HKD)				1.h.
i.	Indian rupee (INR)				1.i.
j.	Japanese yen (JPY)				1.j.
k.	Swedish krona (SEK)				1.k.
l.	United States dollars (USD)				1.l.
m.	All currencies not listed above				1.m.
2. Total payments activity (sum of items 1.a through 1.m)					2.
3. Total payments made in reporting year on behalf of other institutions:					
a.	Australian dollars (AUD)				3.a.
b.	Brazilian real (BRL)				3.b.
c.	Canadian dollars (CAD)				3.c.
d.	Swiss francs (CHF)				3.d.
e.	Chinese yuan (CNY)				3.e.
f.	Euros (EUR)				3.f.
g.	Pound sterling (GBP)				3.g.
h.	Hong Kong dollars (HKD)				3.h.
i.	Indian rupee (INR)				3.i.
j.	Japanese yen (JPY)				3.j.
k.	Swedish krona (SEK)				3.k.
l.	United States dollars (USD)				3.l.
m.	All currencies not listed above				3.m.
4. Total payments activity on behalf of other institutions (sum of items 3.a through 3.m)					4.
<b>ASSETS UNDER CUSTODY</b>					
5. Value of assets the bank holds as a custodian on behalf of customers					5.
<b>UNDERWRITTEN TRANSACTIONS IN DEBT AND EQUITY MARKETS</b>					
6. Equity underwriting activity					6.
7. Debt underwriting activity					7.
8. Total underwriting activity (sum of items 6 and 7)					8.

**Schedule D - Complexity Indicators**

U.S. Dollar Amounts in Thousands		Bil	Mil	Thou	
<b>OTC DERIVATIVES NOTIONAL VALUE</b>					
1. OTC derivatives cleared through a central counterparty.....					1.
2. OTC derivatives cleared bilaterally.....					2.
3. Total notional amount of OTC derivatives (sum of items 1 and 2).....					3.
<b>SECURITIES HELD FOR TRADING, AVAILABLE FOR SALE AND DESIGNATED AS FAIR VALUE</b>					
U.S. Dollar Amounts in Thousands					
4. Held-for-trading securities (HFT).....					4.
5. Available-for-sale securities (AFS).....					5.
6. Securities for which the fair value option is elected (FVO).....					6.
7. Value of HFT, AFS, and FVO (sum of items 4 through 6).....					7.
8. Total stock of Level 1 assets.....					8.
9. Amount of Level 1 assets that are HFT, AFS, or FVO.....					9.
10. Total stock of Level 2 assets.....					10.
11. Amount of Level 2 assets that are HFT, AFS or FVO.....					11.
12. Adjustment to stock of high quality liquid assets (HQLA) due to cap on Level 2 assets.....					12.
13. Adjustment portion to HFT, AFS & FVO portion of stock of high quality liquid assets.....					13.
14. Total value of HFT, AFS, and FVO securities less HQLA (item 7 minus item 13).....					14.
15. Held-to-maturity securities.....					15.
<b>LEVEL 3 ASSETS</b>					
U.S. Dollar Amounts in Thousands					
16. Assets valued using Level 3 measurement inputs.....					16.

**Schedule E - Cross-Jurisdictional Activity Indicators**

U.S. Dollar Amounts in Thousands		Bil	Mil	Thou	
<b>CROSS-JURISDICTIONAL CLAIMS</b>					
1. Total foreign claims (i.e., vis-à-vis all sectors) on an ultimate risk basis.....					1.
<b>CROSS-JURISDICTIONAL LIABILITIES</b>					
U.S. Dollar Amounts in Thousands					
2. Foreign liabilities (excluding local liabilities in local currency).....					2.
3. Any foreign liabilities to related offices included in item 2.....					3.
4. Local liabilities in local currency.....					4.
5. Total cross-jurisdictional liabilities (sum of items 2 and 4, minus item 3).....					5.

**Schedule F - Ancillary Indicators**

U.S. Dollar Amounts in Thousands		Bil	Mil	Thou	
<b>ANCILLARY INDICATORS</b>					
1. Total liabilities.....					1.
2. Retail funding.....					2.
3. Non-domestic net revenue.....					3.
4. Total net revenue.....					4.
5. Total gross revenue.....					5.
6. Equity market capitalization.....					6.
7. Gross value of all cash and gross fair value of securities lent in securities financing transactions..					7.
8. Gross value of all cash and gross fair value of securities borrowed in securities financing transactions.....					8.
9. Gross positive fair value of OTC derivatives transactions.....					9.
10. Gross negative fair value of OTC derivatives transactions.....					10.
11. Unsecured settlement/clearing lines provided.....					11.
<b>Number in Single Units</b>					
12. Number of jurisdictions.....					12.