

Board of Governors of the Federal Reserve System



Instructions for Preparation of
Banking Organization Systemic Risk Report

Reporting Form FR Y-15

Issued December 2012

DRAFT

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DRAFT

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 December:

- (1) **Bank Holding Companies with Total Consolidated Assets of \$50 Billion or More.** Bank holding companies that are not owned by a foreign parent and have total consolidated assets of \$50 billion or more as of December 31 must file the FR Y-15 for that year. Only the top tier of a multi-tiered company that meets these criteria must file.
- (2) **Savings and Loan Holding Companies with Total Consolidated Assets of \$50 Billion or More.** Savings and loan holding companies that are not owned by a foreign parent and have total consolidated assets of \$50 billion or more as of December 31 must file the FR Y-15 for that year. Only the top tier of a multi-tiered company that meets these criteria must file.
- (3) **Foreign Banking Organizations that have Combined U.S. Operations which Total \$50 Billion or More in Assets.** Foreign banking organizations with combined U.S. operations that total \$50 billion or more in assets as of December 31 must file the FR Y-15 for that year. Only the top tier of a multi-tiered company that meets these criteria must file.
- (4) **U.S. Firms Designated as Global Systemically Important Banks by the Basel Committee on Banking Supervision in the Previous Year.** U.S.-based firms that were designated as global systemically

important banks in the previous year must file the FR Y-15 even if they no longer meet the consolidated assets threshold.

Rules of Consolidation

For purposes of these reports, all offices (i.e., branches, subsidiaries, VIEs, and 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 Banking Organization Systemic Risk Report.

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

Exclusions from coverage of the consolidated report

Subsidiaries where control does not rest with the parent. If control of a majority-owned subsidiary by the bank holding company does not rest with the holding company because of legal or other reasons (e.g., the subsidiary is in bankruptcy), the

subsidiary is not required to be consolidated for purposes of the report. Additional guidance on this topic is provided in accounting standards, including ASC Subtopic 810-10, Consolidation – Overall.

Custody accounts. All custody and safekeeping activities (i.e., the holding of securities, jewelry, coin collections, and other valuables in custody or in safekeeping for customers) should not be reflected on any basis in the balance sheet of the *Banking Organization Systemic Risk Report* 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 in the *Banking Organization Systemic Risk Report*.

Foreign Banking Organizations

Foreign Banking Organizations (FBOs) should file information for their top tier US holding company plus the activities of branches and other subsidiaries. The FBO has the option to eliminate transactions between the holding company and the branches when combining the data for the purposes of filing the *Banking Organization Systemic Risk Report*.

B. Shifts in Reporting Status

All top tier bank holding companies, savings and loan holding companies, and foreign banking organizations that meet the \$50 billion threshold on December 31 must file the FR Y-15 for that year. Banking organizations that no longer meet the asset threshold at the end of a subsequent year will not be required to file the FR Y-15 for that reporting period unless they are a U.S.-based firm that was designated as a global systemically important bank in the previous year.

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.reportingandreserves.org for procedures for electronic submission.

When to Submit the Report

The *Banking Organization Systemic Risk Report* (FR Y-15) is required to be submitted as of December 31. The submission date for banking organizations is 45 calendar days after the December 31 as of date.

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

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

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

How to Prepare the Report

A. Applicability of GAAP

Banking organizations are required to prepare and file the *Banking Organization Systemic Risk Report* in accordance with 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 *Banking Organization Systemic Risk Report* 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.

Bank holding companies should retain workpapers and other records used in the preparation of this report.

B. Report Form Captions and Instructional Detail

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

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

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

C. Rounding

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

D. Negative Entries

Except for the items listed below, negative entries are generally not appropriate on the FR Y-15 and should not be reported. Hence, assets with credit balances must be reported in liability items and liabilities with debit balances must be reported in asset items, as appropriate, and in accordance with these instructions. The only items for which a negative entry may be made is Schedule A, item 6, "Regulatory adjustments." When a negative entry does occur for this item, it shall be recorded with a minus (-) sign rather than in parentheses.

E. Confidentiality

The completed version of this report is not confidential and will be made available to the public for report dates beginning December 31, 2012. However, a reporting banking organization may request confidential treatment for the *Banking Organization Systemic Risk Report* (FR Y-15) if the banking organization is of the opinion that disclosure of specific commercial or financial information in the report would likely result in

substantial harm to its competitive position, or that disclosure of the submitted information would result in unwarranted invasion of personal privacy.

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

F. Verification and Signatures

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

Signatures. The *Banking Organization Systemic Risk Report* must be signed by the Chief Financial Officer of the banking organization (or by the individual performing this equivalent function). By signing the cover page of this report, the authorized officer acknowledges that any knowing and willful misrepresentation or omission of a material fact on this report constitutes fraud in the inducement and may subject the officer to legal sanctions provided by 18 USC 1001 and 1007.

Banking organizations must maintain in their files a manually signed and attested printout of the data submitted. The cover page of the submitted report should be used to fulfil 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 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 *Banking Organization Systemic Risk Report* if the report as previously submitted contains significant errors. In addition, a banking organization should file an amended report when internal or external auditors make audit adjustments that result in a restatement of financial statements previously submitted to the Federal Reserve.

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

H. Data Items Automatically Retrieved from Other Reports

Certain data collected on the *Banking Organization Systemic Risk Report* are also collected in other reports submitted to the Federal Reserve. If the banking organization files this report at the same level of consolidation as is required for the FR Y-15, the duplicate data items

do not need to be reported and may be left blank on the FR Y-15 form.

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

- (1) Schedule A, item 1(a), "Total on-balance sheet assets (per GAAP)."
- (2) Schedule A, item 1(b)(1), "Securities financing transactions, netted."
- (3) Schedule A, item 2(b), "Credit derivatives (Notional amount)."
- (4) Schedule A, item 2(d), "Off-balance sheet items with a 20% CCF in the RSA (Notional amount)."
- (5) Schedule A, item 2(e), "Off-balance sheet items with a 50% CCF in the RSA (Notional amount)."
- (6) Schedule A, item 2(f), "Off-balance sheet items with a 100% CCF in the RSA (Notional amount)."
- (7) Schedule B, item 3(d), "Commercial paper."
- (8) Schedule B, item 13, "Subordinated debt securities."
- (9) Schedule B, item 16, "Stock (including par and surplus of common and preferred shares)."
- (10) Schedule D, item 5, "Available-for-sale securities (AFS)."
- (11) Schedule D, item 15, "Held-to-maturity securities."
- (12) Schedule D, item 16, "Assets valued using Level 3 measurement inputs."
- (13) Schedule F, item 1, "Total liabilities."

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

- (1) Schedule E, item 1, "Total foreign claims (i.e., vis-à-vis all sectors) on an ultimate risk basis."

LINE ITEM INSTRUCTIONS FOR

Size Indicators

Schedule A

All positions should be included, regardless of whether they are included in the trading or banking book. The amounts provided should be net of specific provisions and valuation adjustments.

Total Exposures

Line Item 1 On-balance sheet items:

Line Item 1(a) Total on-balance sheet assets.

Report total on-balance sheet assets.

Line Item 1(b) Securities financing transactions:

Line Item 1(b)(1) Securities financing transactions, netted.

Report the value of all securities financing transactions included in item 1(a), netted in accordance with GAAP.

Line Item 1(b)(2) Securities financing transactions, unnetted.

Report the value of all securities financing transactions included in item 1(a) without GAAP netting.

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

Report the amount of securities received as collateral in principal securities lending transactions.

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

Report the cash collateral received in conduit securities lending transactions.

Line Item 1(c)(1) Cash collateral netted against derivative exposures under GAAP.

Report the amount of cash collateral that was netted against derivative exposures under GAAP.

Line Item 2 Derivatives and off-balance sheet items:

Line Item 2(a) Derivatives (Potential future exposure).

Report the potential future exposure amount for each derivative contract to which the banking organization is a counterparty (or each single-product netting set of such transactions). This would be calculated in accordance with section 32(c)(5)(ii) and (c)(6) as applicable.

Line Item 2 Credit derivatives:

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

Provide the total notional amount of credit derivatives sold.

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

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 is larger than the amount sold, only deduct the amount sold.

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

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

(see paragraph 83 of the Basel II framework and the footnote to this paragraph). Note that items 4(c)(1) and 4(c)(2) do not total item 4(c) since the latter includes commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but that are not UCC.

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

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

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

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

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

Report off-balance sheet items that would be assigned a 20% credit conversion factor as defined in the standardized approach to credit risk (see paragraphs 83 and 85 and footnote 32 of the Basel II framework).

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

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

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

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

Report off-balance sheet items that would be assigned a 100% credit conversion factor as defined in the standardized approach to credit risk (see paragraphs 83(i), 83 (ii), 84 and 84(i) of the Basel II framework). This includes liquidity facilities and other commitments to securitizations incorporating the changes according to the Enhancements. OBS exposures to originated securitizations should be included only if the securitizations have met the accounting criteria for derecognition (to avoid double counting).

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

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

Line Item 3 Regulatory adjustments.

Report the amount of regulatory adjustments from Tier 1 as reported in the Basel III NPR. These are the adjustments to Tier 1 capital (which include deductions made to common equity tier 1 capital) under the fully phased-in Basel III framework.

Line Item 4 Total exposures.

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

LINE ITEM INSTRUCTIONS FOR

Interconnectedness Indicators

Schedule B

For the purpose of the interconnectedness indicators, financial institutions are defined as including banks (and other deposit-taking institutions), securities dealers, insurance companies, mutual funds, hedge funds, and pension funds. Central banks and other public sector bodies (e.g. multilateral development banks) are excluded, but state-owned commercial banks are included.

Intra-Financial System Assets

Line Item 1 All funds deposited with or lent to other financial institutions.

Report all funds deposited with or lent to other financial institutions (i.e. financial institutions other than the reporting group). Lending should include all forms of term/revolving lending to financial institutions.

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

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

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

The sum of the six components below should reflect all holdings of securities issued by other financial institutions.

Line Item 3(a) Secured debt securities.

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

Line Item 3(b) Senior unsecured debt securities.

Report the total holdings of senior unsecured debt securities.

Line Item 3(c) Subordinated debt securities.

Report the total holdings of subordinated debt securities.

Line Item 3(d) Commercial paper.

Report the total holdings of commercial paper.

Line Item 3(e) Certificates of deposit.

Report the total holdings of commercial paper.

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

Report total equity holdings including common and preferred shares.

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

Report the total offsetting short positions held against the stock holdings included in item 3(f).

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

This item should include the following:

- (a) Net positive reverse repo exposure, where the value of the cash provided exceeds the fair value of the repoed securities held.
- (b) Net positive repo exposure, where the fair value of the repoed securities provided exceeds the value of the cash held.
- (c) Net positive securities lending exposure, where the fair value of securities lent exceeds the value of cash collateral taken (or the fair value of non-cash collateral taken).
- (d) Net positive securities borrowing exposure, where the value of cash collateral provided (or

the fair value of non-cash collateral provided) exceeds the fair value of securities borrowed.

The reported value is not intended to reflect amounts recorded on the balance sheet. Rather, it represents the single legally owed amount per netting set. Netting should only be used where the transactions are covered by a legally enforceable netting agreement that meets the criteria set forth in paragraph 173 under Basel II. Where these criteria are not met, the balance sheet amount – unnetted – should be reported.

Line Item 5 Over-the-counter (OTC) derivatives with financial institutions:

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

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

Line Item 5(b) Potential future exposure (using CEM).

Report the amount of the potential future exposure, 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.

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

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

Line Item 6 Total intra-financial system assets.

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

Intra-Financial System Liabilities

Line Item 7 Deposits by financial institutions (including undrawn committed lines):

This section captures information regarding the deposits held by the reporting group.

Line Item 7(a) All funds deposited by banks.

Report the total of all funds deposited by banks.

Line Item 7(b) All funds deposited by non-bank financial institutions.

Report the total of all funds deposited by non-bank financial institutions.

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

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

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

This item should include the following:

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

The reported value is not intended to reflect amounts recorded on the balance sheet. Rather, it represents the single legally owed amount per

netting set. Netting should only be used where the transactions are covered by a legally enforceable netting agreement that meets the criteria set forth in paragraph 173 of the Basel II framework. Where these criteria are not met, the balance sheet amount – unnetted – should be reported.

Line Item 9 OTC derivatives with financial institutions:

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

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

Line Item 9(b) Potential future exposure (using CEM).

Report the amount of the potential future exposure, calculated using the current exposure method, for the derivatives included in item 9(a).

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

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

Line Item 10 Total intra-financial system liabilities.

Report the sum of items 7, 8, 9(a) and 9(b).

Securities Issued

Line Item 11 Secured debt securities.

Report the value of all secured debt securities issued (e.g., covered bonds).

Line Item 12 Senior unsecured debt securities.

Report the value of all senior unsecured debt securities issued as defined in FR Y-9C Schedule HC.

Line Item 13 Subordinated debt securities.

Report the value of all subordinated debt securities issued.

Line Item 14 Commercial paper.

Report the value of all commercial paper issued.

Line Item 15 Certificates of deposit.

Report the value of all certificates of deposit issued.

Line Item 16 Stock (including par and surplus of common and preferred shares).

Report the value of all common and preferred stock (par value plus related surplus), and retained earnings.

Line Item 17 Total marketable securities issued.

Report the sum of items 11 through 16. This sum should reflect all of the securities issued by the reporting entity.

LINE ITEM INSTRUCTIONS FOR

Substitutability Indicators

Schedule C

Payments Activity

Line Item 1 Total payments made in the reporting year.

Report the total value of all cash payments sent by the banking organization over the calendar year in each indicated currency, regardless of whether or not payments were initiated directly via a payment system or indirectly via an agent bank (e.g., correspondent or nostro). Do not include any inter-group transactions, including those initiated through an external agent (e.g., when a payment is sent to a subsidiary through an external institution). Do not differentiate payments between type, purpose, location, or settlement method. Only include payments sent (outgoing), not incoming (received). Do not provide netted values, even if the payment system allows transactions to be settled on a net basis. The aggregate payments in each currency should be converted to U.S. dollars using the average exchange rate over the reporting period. These average exchange rates are provided by the Bank for International Settlements (BIS).

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

Report the total value of all payments made in Australian dollars (AUD) over the reporting period.

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

Report the total value of all payments made in Brazilian real (BRL) over the reporting period.

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

Report the total value of all payments made in Canadian dollars (CAD) over the reporting period.

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

Report the total value of all payments made in Swiss francs (CHF) over the reporting period.

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

Report the total value of all payments made in Chinese yuan (CNY) over the reporting period.

Line Item 1(f) Euros (EUR).

Report the total value of all payments made in euros (EUR) over the reporting period.

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

Report the total value of all payments made in pound sterling (GBP) over the reporting period.

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

Report the total value of all payments made in Hong Kong dollars (HKD) over the reporting period.

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

Report the total value of all payments made in Indian rupee (INR) over the reporting period.

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

Report the total value of all payments made in Japanese yen (JPY) over the reporting period.

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

Report the total value of all payments made in Swedish krona (SEK) over the reporting period.

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

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

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

Report the total value of all payments made all currencies not listed in items 1(a) through 1(l) over the reporting period. The yearly aggregates for each currency should be converted to U.S. dollars using yearly average exchange rates.

Line Item 2 Total payments activity.

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

Line Item 3 Total payments made in the reporting year on behalf of other institutions.

Of the values reported in item 1, report the subset of payments which were sent on behalf of the banking organization's customers. Do not include transactions on behalf of entities within the reporting consolidation group. Note that the values reported must be a subset of the numbers provided in item 1.

Line Item 3(a) Australian dollars (AUD).

Report the total value of all Australian dollar (AUD) payments made during the reporting period on behalf of other institutions.

Line Item 3(b) Brazilian real (BRL).

Report the total value of all Brazilian real (BRL) payments made during the reporting period on behalf of other institutions.

Line Item 3(c) Canadian dollars (CAD).

Report the total value of all Canadian dollars (CAD) payments made during the reporting period on behalf of other institutions.

Line Item 3(d) Swiss francs (CHF).

Report the total value of all Swiss francs (CHF) payments made during the reporting period on behalf of other institutions.

Line Item 3(e) Chinese yuan (CNY).

Report the total value of all Chinese yuan (CNY) payments made during the reporting period on behalf of other institutions.

Line Item 3(f) Euros (EUR).

Report the total value of all euros (EUR) payments made during the reporting period on behalf of other institutions.

Line Item 3(g) Pound sterling (GBP).

Report the total value of all pound sterling (GBP) payments made during the reporting period on behalf of other institutions.

Line Item 3(h) Hong Kong dollars (HKD).

Report the total value of all Hong Kong dollars (HKD) payments made during the reporting period on behalf of other institutions.

Line Item 3(i) Indian rupee (INR).

Report the total value of all Indian rupee (INR) payments made during the reporting period on behalf of other institutions.

Line Item 3(j) Japanese yen (JPY).

Report the total value of all Japanese yen (JPY) payments made during the reporting period on behalf of other institutions.

Line Item 3(k) Swedish krona (SEK).

Report the total value of all Swedish krona (SEK) payments made during the reporting period on behalf of other institutions.

Line Item 3(l) United States dollars (USD).

Report the total value of all United States dollars (USD) payments made during the reporting period on behalf of other institutions.

Line Item 3(m) All currencies not listed above.

Report the total value of all payments made during the reporting period on behalf of other institutions using currencies not listed in items 3(a) through 3(l). The year-end aggregates should be converted to U.S. dollars using the average exchange rate for the reporting period.

Line Item 4 Total payments activity on behalf of other institutions.

Report the sum of items 3(a) through 3(m).

Assets Under Custody**Line Item 5 Value of assets the bank holds as a custodian on behalf of customers.**

Report the value of all 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). Do not include any assets under management or assets under administration which are not also classified as assets under custody. For the purposes of this report, a custodian is defined as a bank or other organization that manages or administers the custody or safekeeping of stock certificates, debt securities, or other assets for institutional and private investors.

Underwritten Transactions in Debt and Equity Markets**Line Item 6 Equity underwriting activity.**

Report the total value of all types of underwritten equity instruments, 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, depository receipts (e.g., American depository receipts (ADRs) and Global depository receipts (GDRs)), and rights offerings. Also include equity-linked transactions such as convertible bonds, convertible preferred bonds, and exchangeable bonds. Include all types of transactions at all maturities. Do not differentiate transactions between front-end, back-end, and best-effort transactions. Do not differentiate with regard to maturity, currency, or market of issuance.

Equity securities with embedded derivatives should be included, while stand-alone derivatives

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

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

ASC Topic 815 defines a “derivative instrument” as a financial instrument or other contract with all three of the following characteristics:

- (1) It has one or more underlyings (i.e., specified interest rate, security price, commodity price, foreign exchange rate, index of prices or rates, or other variable) and one or more notional amounts (i.e., number of currency units, shares, bushels, pounds, or other units specified in the contract) or payment provisions or both. These terms determine the amount of the settlement or settlements, and in some cases, whether or not a settlement is required.
- (2) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have similar response to changes in market factors.
- (3) Its terms require or permit net settlement, it can be readily settled net by a means outside the contract, or it provides for delivery of an asset that puts the recipient in a position not substantially different from net settlement.

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 7 Debt underwriting activity.

Report the total value of all types of underwritten debt instruments underwritten, excluding intra-group or self-led transactions. This includes all types of underwriting transactions relating to debt securities. The value should include both secured debt instruments (e.g., covered bonds, asset-

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

Debt securities with embedded derivatives should also be included. For more detail on embedded derivatives, refer to the instructions for line item 6.

Line Item 8 Total underwriting activity.

Report the sum of items 6 and 7.

LINE ITEM INSTRUCTIONS FOR

Complexity Indicators

Schedule D

OTC Derivatives Notional Value

Line Item 1 OTC derivatives cleared through a central counterparty.

Report the notional amount outstanding of OTC derivative positions which were cleared through a central counterparty. Include all types of risk categories and instruments (e.g., foreign exchange, interest rate, equity, commodities, CDS and unallocated). For more information on derivatives, refer to ASC Topic 815, Derivatives, and the FR Y-9C Glossary entry for “derivative contracts.”

Line Item 2 OTC derivatives cleared bilaterally.

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

Line Item 3 Total notional amount of OTC derivatives.

Report the sum of items 1 and 2.

Securities Held for Trading, Available for Sale, and Designated as Fair Value

Line Item 4 Held-for-trading securities (HFT).

Report the value of all securities classified as held for trading. Securities that are intended to be held principally for the purpose of selling them in the near term should be classified as trading assets.

Trading activity includes active and frequent buying and selling of securities for the purpose of generating profits on short-term fluctuations in price. All values reported should be at the reporting date and provided on a gross long basis (i.e., short positions should not be netted against long positions). For more information on HFT securities, refer to ASC Topic 320, Investments in Debt and Equity Securities, and the FR Y-9C Glossary entry for “securities activities.”

Line Item 5 Available-for-sale securities (AFS).

Report the value of all securities classified as available for sale. All securities not categorized as held-for-trading, FVO, or held-to-maturity should be reported as available-for-sale. All values reported should be at the reporting date and provided on a gross long basis (i.e., short positions should not be netted against long positions). For more information on AFS securities, refer to ASC Topic 320, Investments in Debt and Equity Securities, and the FR Y-9C Glossary entry for “securities activities.”

Line Item 6 Securities for which the fair value option is elected (FVO).

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

Line Item 7 Value of securities held for trading, available for sale, and designated as fair value.

Report the sum of items 4 through 6.

Line Item 8 Total stock of Level 1 assets.

Report the total stock of Level 1 assets as provided in the “LCR” worksheet of the Basel III implementation monitoring reporting template. For more information on Level 1 assets, refer to *Instructions for Basel III implementation monitoring*,

<http://www.bis.org/bcbs/qis/biiiimplmoninstr.pdf>.

Line Item 9 Amount of Level 1 assets that are HFT, AFS, or FVO.

Report the amount of Level 1 assets that are designated as held for trading, available for sale, or FVO. This value should be a subset of item 8.

Line Item 10 Total stock of Level 2 assets.

Report the total stock of Level 2 assets as provided in the “LCR” worksheet of the Basel III implementation monitoring reporting template. For more information on Level 2 assets, refer to *Instructions for Basel III implementation monitoring*,

<http://www.bis.org/bcbs/qis/biiiimplmoninstr.pdf>.

Line Item 11 Amount of Level 2 assets that are HFT, AFS, or FVO.

Report the amount of Level 2 assets that are designated as held for trading, available for sale, or FVO. This value should be a subset of item 10.

Line Item 12 Adjustment to stock of high quality liquid assets (HQLA) due to cap on Level 2 assets.

Report the adjustment to the stock of high quality liquid assets due to the cap on Level 2 assets as provided in the “LCR” worksheet of the Basel III implementation monitoring reporting template. For more information on the adjustment to stock of HQLA due to the cap on Level 2 assets, refer to *Instructions for Basel III implementation monitoring*,

<http://www.bis.org/bcbs/qis/biiiimplmoninstr.pdf>.

Line Item 13 Adjustment portion to HFT, AFS & FVO portion of stock of high quality liquid assets.

This item is calculated by first taking item 12 and dividing it by the sum of items 8 and 10. This value should then be multiplied by the sum of items 9 and 11.

Line Item 14 Total value of HFT, AFS, and FVO securities less HQLA.

Report the value of item 7 minus item 13.

Line Item 15 Held-to-maturity securities.

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

Level 3 Assets**Line Item 16 Assets valued using Level 3 measurement inputs.**

Report the value of all assets that are priced on a recurring basis using Level 3 measurement inputs. FASB ASC Topic 820, Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, Fair Value Measurements), established a three-level fair value hierarchy that prioritizes inputs used to measure fair value based on observability. Level 3 fair value measurement inputs, while not readily observable in the market, are used to develop an exit price for the asset (or liability) from the perspective of a market participant. Therefore, Level 3 fair value measurement inputs should reflect the banking organization’s own assumptions about how a market participant would price an asset (or liability) and should be based on the best information available under the given circumstances.

The level in the fair value hierarchy within which the fair value measurement is categorized is determined on the basis of the lowest level input that is significant to the fair value measurement in its entirety. If a fair value measurement uses observable inputs that require significant adjustment based on unobservable inputs, then this is considered a Level 3 measurement.

For more information, refer to the FR Y-9C
Glossary entry for “fair value.”

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LINE ITEM INSTRUCTIONS FOR

Cross-Jurisdictional Activity Indicators

Schedule E

Cross-Jurisdictional Claims

Line Item 1 Total foreign claims (i.e., vis-a-vis all sectors) on an ultimate risk basis.

Report the value of all claims over all sectors that, on an ultimate-risk basis, are cross-border claims or foreign-office claims on local residents. (See FFIEC 009, Schedule 1, Columns 15 through 20, and FFIEC 019 Column 6). 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 1a, Column 1; TIC BL-1, Column 7; and, TIC BQ-2, Columns 1 and 2.) For definitions, refer to the instructions for preparation of the FFIEC 009 and the Treasury International Capital (TIC) B Reports.

Line Item 3 Any foreign liabilities to related offices included in item 2.

Report the value of any liabilities included in item 2 that are to the banking organization's own foreign offices. (See TIC BL-1, Column 8, and the values reported in TIC B-2, Columns 1 and 2.)

Line Item 4 Local liabilities in local currency.

Report the value of all foreign-office liabilities in local currency. (See FFIEC 009, Schedule 1a, Column 2.) For definitions, refer to the instructions for the preparation of the FFIEC 009.

Line Item 5 Total cross-jurisdictional liabilities.

Report the sum of items 2 and 4 minus item 3.

LINE ITEM INSTRUCTIONS FOR

Ancillary Indicators

Schedule F

Ancillary Indicators

Line Item 1 Total liabilities.

Report total liabilities per U.S. GAAP.

Line Item 2 Retail funding.

Report total deposits less the sum of (i) deposits from banks, (ii) deposits from central banks, and (iii) certificates of deposit not held by retail customers or small businesses.

Line Item 3 Non-domestic net revenue.

Report the net revenue from all non-domestic branches and subsidiaries. Net revenue is defined as the sum of interest income, trading gains (loss), investment income (loss), commission and fees, and other operating income (loss), minus the interest expense. Domestic is defined as the country where the group is headquartered.

Line Item 4 Total net revenue.

Report total net revenue, which is defined as gross revenue minus the interest expense.

Line Item 5 Total gross revenue.

Report the total gross revenue, which is defined as the sum of interest income, trading gains (loss), investment income (loss), commission and fees, and other operating income (loss).

Line Item 6 Equity market capitalization.

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

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

Report the gross value of all cash lent and the gross fair value of all securities lent in securities financing transactions. The reported value should not include any counterparty netting and should only represent transactions completed by the firm on its own behalf (i.e., transactions where the firm acted as principal).

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

Report the gross value of all cash borrowed and the gross fair value of all securities borrowed in securities financing transactions. The reported value should not include any counterparty netting and should only represent transactions completed by the firm on its own behalf (i.e., transactions where the firm acted as principal).

Line Item 9 Gross positive fair value of OTC derivative transactions.

Report the gross positive fair value of OTC derivative transactions. The reported value should not include any counterparty netting and should only represent transactions completed by the firm on its own behalf (i.e., transactions where the firm acted as principal).

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

Report the gross negative fair value of OTC derivative transactions. The reported value should not include any counterparty netting and should only represent transactions completed by the firm

on its own behalf (i.e., transactions where the firm acted as principal).

cash overdrafts, securities clearing, and transaction lines (e.g., FX settlement limits).

Line Item 11 Unsecured settlement/clearing lines provided.

Line Item 12 Number of jurisdictions.

Report the total amount of unsecured intraday credit lines extended to the banking organization's customers. This should include lines extended for

Report the number of countries where the banking organization has either a branch or a subsidiary.

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