

GENERAL INSTRUCTIONS

Purpose

The FR 2052b report collects data elements that will enable the Federal Reserve to assess the ability of firms to meet their liquidity needs.

Who Must Report

Bank Holding Companies (BHCs) with total consolidated assets of greater than \$10 billion¹ should submit this report on an ongoing basis as part of the supervisory monitoring process.

Basis of reporting

- Domestic firm submissions (including firms affiliated with foreign firms) should cover all material bank, broker-dealer and non-bank entities contributing to the firm's funding and liquidity operations. Each firm should submit a consolidated firm schedule, a parent company schedule, and a contingencies/pricing item schedule, if applicable.
- Depending on the operations and business activities of the firm, not all data fields or schedules are applicable. For example, if the firm is not involved in the REPO secured funding markets, Section 6 "Repurchase Transactions" in the consolidated schedule will not apply.

Where to Submit Reports

All FR 2052b respondents should submit their completed report via the Federal Reserve

System's Reporting Central Application.

<http://www.frbservices.org/centralbank/reportingcentral> by 8 pm (Central Time) on the 15th of the month following the data as-of date. If the 15th of the month falls on a Saturday, Sunday, or holiday, the report would be submitted on the previous business day.

Frequency of Reporting

U.S. BHC with total consolidated assets >\$50 billion

Institutions with total consolidated assets greater than \$50 billion (including institutions affiliated with foreign firms) should report monthly. Under adverse market or firm conditions, supervisors may request submissions of liquidity data on a more frequent basis up to daily through examination process. Supervisors will also assess whether non-G-SIB, based on their complexity and risks, should use form FR 2052a or provide more frequent submissions. Changes to the above reporting requirements would be discussed with firms by their supervisors and adequate time would be provided to move from FR 2052b to 2052a, or to increase frequency of submissions.

U.S. BHC with total consolidated assets \$10 billion - \$50 billion

Institutions with total consolidated assets between \$10 billion and \$50 billion (excluding institutions affiliated with foreign firms) should report quarterly. Under adverse market or firm conditions supervisors may request submissions of their liquidity data on a more frequent basis up to daily if the situation warrants.

¹ Excluding Global Systematically Important Banks (G-SIBs) and affiliates of Foreign Banking Organization (FBOs) with less than \$50 billion in total consolidated assets

Shifts in Reporting Status

A top-tier holding company that reaches \$10 billion or more in total consolidated assets at quarter end must begin reporting on form FR 2052b the next quarter. If a top-tier holding company reaches \$50 billion or more in total consolidated assets at quarter end, then the holding company must begin reporting on the FR 2052b on monthly basis following the quarter end. In general, once a holding company reaches or exceeds \$10 billion in total consolidated assets and begins filing the FR 2052b, it should continue to file FR 2052b going forward. If a holding company's total consolidated assets should subsequently fall to less than \$10 billion for four consecutive quarters, then the holding company may not be required to file the FR 2052b.

When to Submit Reports

Please submit their completed report via the Federal Reserve System's Reporting Central Application by the 15th day of the month by 8 pm (Central Time). If the 15th day of the month falls on a Saturday, Sunday, or holiday, the report should be submitted on the previous business day.

How to Prepare Reports

Completing the report

1. The report consists of three schedules:

- Consolidated
- Parent Only
- Contingency-Pricing

Please ensure that all schedules are filled out, as applicable.

2. Exempted Line Items

Firms are not required to fill out Section 10 "Deposit Balances", 10.1, 10.2, 10.3 and Section 12 "Undrawn Commitments and Contingent Liquidity Needs", 12.1, 12.2, 12.3, 12.4, and 12.5. Please note that line 10.4 "Brokered CDs / NMDs" is not exempted.

3. Reporting "0" versus leaving the cell blank.

If the firm operates in a particular business (e.g., Prime Brokerage) or product (e.g., ABCP) but has no balance to report on reporting date, or no amount maturing in given maturity column, enter '0'. If the reporting item is not applicable based on your firm's business activities leave the reporting item blank.

4. Do not insert invalid characters or text into cells meant for numerical data only:

Specifically, please do not enter:

- 'N/A', 'NA', etc. (If a cell is not applicable, please leave it blank)
- Dashes, hyphens (except to indicate negative values, where applicable)
- Spaces, symbols, letters, or any other characters in cells meant for numerical data only.

5. Rounding.

Enter all values on the Consolidated and Parent schedules in USD million. Amounts should be rounded to the nearest ten thousand. Report all balances in absolute (positive) values with the exception of the Estimated Core Funding Gap section, Net Loan

Growth/Attrition and Net Retail Deposit Growth/Attrition. A breakdown of each category is provided in the field definitions supplement to these general instructions. On the Contingency-Pricing schedule, CDC spread should be reported in basis points, and all values in the Unsecured funding section should be reported as a rate rounded to two decimals (e.g., a rate of 1.23% should be reported as 1.23)

6. **Data sourcing specifics:**

- Data do not need to be sourced from formal accounting records like the General Ledger, but should reflect information used to manage funding operations. Data provided should reflect reasonable accuracy and will be subject to periodic review by the regulatory teams.
- If a factor that has a material liquidity impact for the firm and is not listed in the current set of data elements, please include balances in the 'Other' row under each category. Additionally, include a comment in the notes column on the nature of the transaction/activity of any material value that is entered into the 'Other' rows.
- Exclude intercompany transactions on the consolidated schedule of this report.
- Convert all non-dollar denominated amounts into US Dollar (USD) equivalents applying the closing exchange rate as reported by Bloomberg for the appropriate reporting date.
- Exclude any double counting of assets or liabilities. As an aid, common double counting errors

have been pointed out throughout the instructions, as applicable.

7. **Contractual Treatment: Please report only contractual/committed cash flows.**

Do not report transactions based on behavioral or projected assumptions, with the exception of the 'Estimated Core Funding Gap section, Net Loan Growth/Attrition and Net Retail Deposit Growth/Attrition' on the Consolidated tab and "Forecasted Parent Only Company Cash Inflows" and "Expected Cash Outflows" on the Parent tab.

8. **Maturity schedule:**

The maturity schedule is used to report the date on which inflows and outflows are expected to occur. Report the appropriate maturity time bucket for each data element on a best efforts basis using contractual flows.

- Day 1 represents next business day receipt (i.e., expected receipt on the first business day of the next month = Day 1). Business days follow the Fedwire calendar.
- Report transactions and balances with no maturity (e.g. repo, retail demand deposits) and maturing overnight transactions in the Day 1 maturity column.
- Liabilities with embedded optionality should be reported at the earliest date the funds can be withdrawn.
- Report executed transactions only (i.e., transactions that have traded but not necessarily have settled).
- Sections which include only 1 reportable field (i.e., 'Undrawn

Commitments') should include all outstanding balances or facilities on the reported "as of" date.

- The total column represents the total for that specific sub-line and is automatically calculated. Therefore, there is no need to supply data for the total column.

9. **Notes column:**

The Notes column should be used to provide additional or explanatory detail. For example:

- Details on material/important transactions occurring or balance changes relative to that line item. (Include a brief summary in the notes column when significant material variances occur from prior submission).
- Explanations of data items included in "Other" line items
- Other notes or additional information about supplied data values

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CONSOLIDATED REPORTING SCHEDULE

Total Consolidated Assets

Report total consolidated assets of the top tier BHC.

Total Bank Assets

Report total consolidated assets of the lead bank.

Section 1: Cash & Equivalents

*Liquid assets are defined as cash and equivalents. Report contractually due cash flows in each sub-line item across the appropriate maturity columns. **Operational cash flows, such as check float, should be excluded.***

1.1 Cash & Coins

Report all cash (coins and bank notes) held by the bank that is immediately available to meet obligations.

1.2 Excess Reserves at Central Banks

Report cash balances, in excess of reserve requirements, maintained at the Federal Reserve and/or at central banks other than the Federal Reserve. If the firm is depositing cash with a term, report it in the appropriate maturity column.

1.3 Fed Funds, Eurodollars Sold and Placements at Other Banking Institutions

Report maturities of 'Fed funds', 'Eurodollars' sold, and placements held at other banking

institutions, which will contractually result in a cash inflow. Do not include deposits at other held at other financial institutions for operational purposes such as clearing, custody and cash management.

1.4 Other

Report all other cash and equivalent assets not counted above, including, but not limited to, cash to forward settlements, receivables from derivatives, collateral called for receipt, etc. Do not include derivative receivables or collateral cash flows related to netted investment securities and debt securities as described in their respective sections. If using this line item, please comment on the type/nature of the items included in this section in the "Notes" column to the right.

Section 2: Reverse Repos (by assets employed)

Report gross contractual maturity cash flows of Reverse Repo transactions in the appropriate line item and column. Report the cash value of the transaction and not the face value of securities repurchased. For securities that have multiple ratings, report the transaction or asset based on the lowest rating.

| Item | Reverse Repos (by assets employed) | Description |
|------|--|---|
| 2.1 | US Treasury and 0% Risk Weight US Agency Debt, Sovereign Debt and Other 0% Securities | Report all bills, certificates of indebtedness, notes and bonds issued or explicitly guaranteed by the US Treasury or a US Agency subject to a 0% risk weight for risk-based capital calculations. Also report sovereign debt and all other securities subject to a 0% risk weight for risk-based capital calculations. |
| 2.2 | US Agency Debt with 20% Risk Weight | Report all debt securities issued or explicitly guaranteed by US government agencies or US Government-sponsored agencies subject to a 20% risk weight for risk-based capital calculations. |
| 2.3 | AA- or better Non-Financial Corporate Debt with 20% Risk Weight | Report all Non-Financial Corporate Debt that is rated AA- or better and subject to a 20% risk weight for risk based capital calculations. If the debt is split rated, use the lowest available. |
| 2.4 | Other Securities with 20% Risk Weight | Report all other securities subject to a 20% risk weight for risk-based capital calculations. |
| 2.5 | Other | Report all other securities that are not included in the categories listed above. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right. |

Section 3: Investment Securities

Investment securities are divided into 5 sections: Unencumbered Assets, FHLB Capacity, Central Bank (DW) Capacity, Secured Deposits, and Other Secured Financing. Report the investment securities in one of the categories based on the category description and security types described below. This section represents balances at the “as of” date, not balances along the time periods of previous sections.

Unencumbered Assets

Report the firm’s inventory of unencumbered securities in the appropriate line item. “Unencumbered assets” refers to securities that meet the following conditions:

- The assets must not be pledged either explicitly or implicitly in any way to

secure, collateralize or credit enhance any transaction

- The assets must be available to the bank’s treasury to convert into cash for funding purposes at any time
- There should be no legal, regulatory or operational restrictions to use these assets as a liquidity buffer

Additionally, any assets acquired using reverse repo should be excluded.

To the extent otherwise unencumbered assets have interest rate or other such derivatives associated with them (and under the control of the bank’s treasury), the value of the assets should be reported net of any amount payable by the reporting institution should the derivative be terminated on the reporting date. Amounts due to the reporting institution should not be added to the asset value. Report market

values as of close of business on the reporting date.

| Unencumbered Assets | |
|---|--|
| Market Value | Lendable Value |
| Report the market value of the unencumbered assets by type. | Report the lendable value of the unencumbered assets by type. Lendable value is the value that the firm could obtain for the assets reported in the same category, which incorporate 'haircuts' considering factors such as liquidity, credit and markets risks. |

FHLB Capacity

Report securities pledged to the FHLB system by category regardless of whether funds have been drawn against the pledged securities.

| FHLB Capacity | |
|---|---|
| Market Value | Borrowing Capacity Value |
| Report the market value of the securities by type that belong to this category. | Report the borrowing capacity value of the securities by type that belong to this category. Borrowing capacity value is the amount that the firm could obtain for the assets reported in the same category, which incorporate 'haircuts' considering factors such as liquidity, credit and markets risks. |

Central Bank (DW) Capacity

Report securities pledged to the Federal Reserve's discount window facility where such pledged collateral has been pre-approved as eligible collateral to secure borrowings.

| Central Bank (DW) Capacity | |
|---|---|
| Market Value | Borrowing Capacity Value |
| Report the market value of the securities by type that belong to this category. | Report the borrowing capacity value of the securities by type that belong to this category. Borrowing capacity value is the amount that the firm could obtain for the assets reported in the same category, which incorporate 'haircuts' considering factors such as liquidity, credit and markets risks. Report the capacity as reported to the firm by the Fed Discount Window. |

Secured Deposits

Report securities pledged to secure deposits, for example securities pledged to collateralize public deposits.

| Secured Deposits | |
|---|--|
| Market Value | Collateral Capacity Value |
| Report the market value of the securities by type that belong to this category. | Report the borrowing capacity value of the securities by type that belong to this category. Collateral capacity value is the amount that the firm could obtain for the assets reported in the same category, which incorporate 'haircuts' considering factors such as liquidity, credit and markets risks. |

Other Secured Financing

Report investments securities that are pledged to third parties. Examples include ABS trust, ABCP conduits, secured borrowing commitments in which assets have been pledged to the facilities.

| Other Secured Financiers | |
|---|---|
| Market Value | Borrowing Capacity Value |
| Report the market value of the securities by type that belong to this category. | Report the borrowing capacity value of the securities by type that belong to this category. Borrowing capacity value is the amount that the firm could obtain for the assets reported in the same category, which incorporate 'haircuts' considering factors such as liquidity, credit and markets risks. |

Investment Securities Types Definitions

The following table contains a description of the investment securities types. For securities that have multiple ratings, report the transaction or asset based on the lowest rating:

| Item | Investment Securities | Description |
|------|-----------------------|-------------|
|------|-----------------------|-------------|

| | | |
|------------|--|---|
| 3.1 | US Treasury and 0% Risk Weight US Agency Debt, Sovereign Debt and Other 0% Securities | Report all bills, certificates of indebtedness, notes and bonds issued or explicitly guaranteed by the US Treasury or a US Agency subject to a 0% risk weight for risk-based capital calculations. Also report sovereign debt, and all other securities subject to a 0% risk weight for risk-based capital calculations. |
| 3.2 | US Agency Debt with 20% Risk Weight | Report all debt securities issued or explicitly guaranteed by US government agencies or US Government-sponsored agencies subject to a 20% risk weight for risk-based capital calculations. |
| 3.3 | Municipal Securities with 20% Risk Weight | Report general obligation claims on, or portions of claims guaranteed by the full faith and credit of, states or other political subdivisions of the United States subject to 20% risk weight for risk-based capital calculations. State and political subdivisions include the fifty States of the United States and the District of Columbia and their counties, municipalities, school districts, irrigation districts, and drainage and sewer districts and the governments of Puerto Rico and of the U.S. territories and possessions and their political subdivisions. If an investment is split rated, defer to the lowest rating. |
| 3.4 | Private Label RMBS, CMBS and ABS with 20% Risk Weight | Report all Private Label RMBS, CMBS and ABS subject to 20% risk weight for risk-based capital calculations. <ul style="list-style-type: none">• Private Label RMBS: Collateralized Mortgage Obligation (CMOs), Real Estate Mortgage Investment Conduits (REMICs), CMO and REMIC residuals, stripped mortgage-backed securities and commercial paper backed by loans secured by 1-4 family residential properties that are not backed by a US government agency or US government sponsored entity.• CMBS: In general, a commercial mortgage-backed security represents an interest in a pool of loans secured by properties other than 1-4 family residential properties.• ABS: Asset-backed securities (other than mortgage-backed securities) include asset-backed commercial paper. |
| 3.5 | AA- or better Non-Financial Corporate Debt with 20% Risk Weight | Report all Non-Financial Corporate Debt that is rated AA- or better and subject to a 20% risk weight for risk based capital calculations. If the debt is split rated, use the lowest rating available. |
| 3.6 | Other Securities with 20% Risk Weight | Report all other securities subject to a 20% risk weight for risk-based capital calculations. |

| | |
|--|---|
| <p>3.7 Municipal Securities with greater than 20% Risk Weight</p> | <p>Report securities issued by state and political subdivisions in the United States subject to greater than 20% risk weight for risk-based capital calculations. State and political subdivisions include the fifty States of the United States and the District of Columbia and their counties, municipalities, school districts, irrigation districts, and drainage and sewer districts and the governments of Puerto Rico and of the U.S. territories and possessions and their political subdivisions. Securities can include general obligations, revenue obligations and industrial development and similar obligations. If an investment is split rated, defer to the lowest rating.</p> |
| <p>3.8 Private Label RMBS, CMBS and ABS with greater than 20% Risk Weight</p> | <p>Report all Private Label RMBS, CMBS and ABS subject to greater than 20% risk weight for risk-based capital calculations.</p> <ul style="list-style-type: none"> • Private Label RMBS: CMOs, REMICs, CMO and REMIC residuals, stripped mortgage-backed securities and commercial paper backed by loans secured by 1-4 family residential properties that are not backed by a US government agency or US government sponsored entity. • CMBS: In general, a commercial mortgage-backed security represents an interest in a pool of loans secured by properties other than 1-4 family residential properties. • ABS: Asset-backed securities (other than mortgage-backed securities) include asset-backed commercial paper. |
| <p>3.9 Other Securities</p> | <p>Report all other investment securities not listed above. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.</p> |

Section 4: Loans and Leases

Loans and Leases are divided into 5 sections: Available for Sale, Securitization, and Repo; FHLB Capacity; Central Bank (DW) Capacity; Secured Deposits and Other Secured Financing. Report loans and leases in one of the categories based on the category description and loan types described below.

Available for Sale, Securitization, and/or Repo

| <p>Available for Sale, Securitization, and/or Repo</p> |
|---|
| <p>The input value should include liquid loans, by product type, that could be repoed, sold, or securitized in a reasonable amount of time (3 months or less). To avoid double counting, the balances provided should not include loans already pledged to secure FHLB, Discount Window, and any 3rd party counterparty capacity or seller’s interest not available to pledge. The input value should be the market value of loans for sale, securitization and/ or Repo. The market value can be interpreted as the book value less a haircut for the sale. The haircut applied to loans and leases can be based on readily available market-based metrics for the general asset type. For example, publically available loan and lease haircuts provided by the FHLB or Discount Window could be used as a benchmark as a reasonable estimate.</p> |

FHLB Capacity

| FHLB Capacity | |
|--|--|
| Book Value | Borrowing Capacity Value |
| Report the book value of the loans pledged to the FHLB system by product type. | Borrowing capacity should reflect the available amount based on collateral posted and haircuts applied. Also report capacity values net of any pledged sellers interest, required over-collateralization, and credit risk retention requirement. The input value should include <u>total</u> capacity, i.e., capacity securing both outstanding borrowings and remaining capacity. If additional FHLB stock purchase is required to realize full borrowing capacity please make a comment in the note section regarding additional purchase requirement. |

Central Bank (DW) Capacity

| Central Bank (DW) Capacity | |
|--|--|
| Book Value | Borrowing Capacity Value |
| Report the book value of the loans pledged to the Federal Reserve Discount Window by product type. | Report available capacities created by the existence of pledged loan collateral, by product type, at the Federal Reserve's discount window facility where such pledged collateral has been pre-approved as eligible collateral to secure borrowings. Available capacity should reflect the immediately available amount based on collateral posted and 'haircuts' applied. Report the capacity as reported to the firm by the Discount Window. |

Secured Deposits

| Secured Deposits | |
|--|--|
| Book Value | Collateral Capacity Value |
| Report the book value of the loans pledged that belong to this category. | Report the borrowing capacity value of the loans that belong to this category. Borrowing capacity value is the amount that the firm could obtain for the assets reported in the same category, which incorporate 'haircuts' considering factors such as liquidity, credit and markets risks. |

Other Secured Financing

| Other Secured Financing | |
|--|--|
| Book Value | Borrowing Capacity Value |
| Report the book value of loans pledged, by product type, to a private counterparty for borrowing purposes. Examples include term and revolving securitization, secured revolving lines of credit and securitizations conduits and covered bonds. | The borrowing capacity should reflect the immediately available amount based on collateral posted and haircuts applied. Also report capacity values net of any pledged sellers interest, required over-collateralization, and credit risk retention requirement. Further, the input value should include <u>total</u> capacity, i.e. both outstanding borrowings and remaining capacity. |

Loans and Leases Type Definitions

The following table contains a description of loans and leases types.

| Item | Loans and Leases | Description |
|------|--|--|
| 4.1 | Mortgages : 1-4 Family | Loans secured by one- to four-family residential properties secured by first liens. |
| 4.2 | Mortgages: Multi Family | Loans secured by multifamily (five dwelling units or more) residential properties. |
| 4.3 | Home Equity | Report the amount of all closed-end loans secured by junior liens on one- to four-family residential properties. Also report the amount outstanding under revolving, opened lines of credit secured by one- to four- family residential properties. These lines of credit are typically secured by a junior lien and are usually accessible by check or credit card. |
| 4.4 | Credit Card | Report all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards. |
| 4.5 | Auto Loans and Leases | Report all <u>consumer</u> loans and leases extended for the purpose of purchasing new and used automobiles and other vehicles for personal use. Include both direct and indirect consumer automobile loans as well as retail installment sales paper purchased by the bank from automobile dealers. Exclude commercial automobile loans, such as floor-plan loans and loans to finance vehicle fleet sales (these should be reported in 4.8 "Commercial and Industrial"). |
| 4.6 | Other Consumer Loans and Other Consumer Leases | Report all other loans and leases to individuals for household, family, and other personal expenditures. |
| 4.7 | Commercial Real Estate | Report loans issued for land development, construction loans (including one- to four-family residential and commercial construction loans), and other land loans. CRE loans also |

| Item | Loans and Leases | Description |
|------|---------------------------|---|
| | | include loans secured by nonfarm nonresidential property where the primary source of repayment is derived from rental income associated with the property |
| 4.8 | Commercial and Industrial | Loans and Leases for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than by real estate) or unsecured, single-payment, or installment. |
| 4.9 | Other Loans and Leases | Report any additional extension of credit balance not already captured in the categories above (i.e., agricultural loans). If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right. |

Section 5: Secured Funding Sources Outstanding

This section is used to report outstanding secured funding sources.

5.1 FHLB Borrowing

Report the amount of borrowing outstanding and letters of credit sourced from the FHLB system in the respective maturity columns based on remaining contractual maturity. An advance containing an option that grants the FHLB the right to cancel the advance at some specified future date, should be reported as if on the first call date.

5.2 Federal Reserve (Central Bank) Borrowing

Report all direct borrowings from the Federal Reserve System. Include balances in the respective maturity columns based on remaining contractual maturity. List program name, amount and remaining contractual maturity of each program utilized in the “Notes” column to the right.

5.3 Secured Deposits

Report only the portion of deposits that are secured by any type of collateral. For example,

report public deposits that are secured by collateral. If a portion of a deposit account is covered by FDIC insurance, and thus not secured by collateral, institutions should not include that portion of the deposit in Secured Deposits. The secured deposit maturity should be in accordance with its contractual maturity.

5.4 Other Secured Financing

Report the outstanding amount of other forms of secured financing issued by the reporting firm, based on remaining contractual maturity in the appropriate maturity columns. Examples include term and revolving securitization, secured revolving lines of credit and securitizations conduits and covered bonds. When using this line, report the type of the transaction in the “Notes” column to the right.

Section 6: Repurchase Transactions (by security asset class)

Report gross contractual maturity cash flows of secured funding transactions (bilateral and tri-party) in the appropriate sub line item and column. (See Glossary for definitions of transactions reported in this section.) Report the

contractual cash payment to be paid, including principal and interest. Do not report the fair market value of the pledged securities, unless otherwise noted. Report on a gross basis. ASC 210-20-45 (formerly FIN 41) netting does not apply for this report.

Report repo transactions in section line items based on underlying collateral categories as listed in the table below. For transactions that allow for collateral agreement amendments, report the transaction based on the collateral utilized as of the reporting date. Include transactions that utilize both firm and re-hypothecated client owned assets.

- Report open (no specified maturity date) repos in the Day 1 maturity column, similar to overnight repos

- Transactions with embedded optionality or structured features should be reported in the earliest exercisable maturity column
- Report evergreen or extendible repos in the appropriate maturity column based on the remaining contractual maturity, without making assumptions about future extensions.
- Report collateral upgrade transactions, including non-cash transactions, with external counterparties as two distinct transactions in the appropriate asset categorization class
- Exclude intercompany repo transactions

| Item | Repurchase Transaction (by security asset class) | Description |
|------|--|---|
| 6.1 | US Treasury and 0% Risk Weight US Agency Debt, Sovereign Debt and Other 0% Securities | Report all bills, certificates of indebtedness, notes and bonds issued or explicitly guaranteed by the US Treasury or a US Agency subject to a 0% risk weight for risk-based capital calculations. Also report sovereign debt and all other securities subject to a 0% risk weight for risk-based capital calculations. |
| 6.2 | US Agency Debt 20% Risk Weight | Report all debt securities issued or explicitly guaranteed by US government agencies or US Government-sponsored agencies subject to a 20% risk weight for risk-based capital calculations. |
| 6.3 | AA- or better Non-Financial Corporate Debt with 20% Risk Weight | Report all Non-Financial Corporate Debt that is rated AA- or better and subject to a 20% risk weight for risk based capital calculations. If the debt is split rated, use the lowest rating available. |
| 6.4 | Other Securities with 20% Risk Weight | Report all other securities subject to a 20% risk weight for risk-based capital calculations. |
| 6.5 | Other | Report all other securities that are not included in the categories listed above. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right. |

Section 7: Unsecured Financing

Report all unsecured financing that the firm has contractually received based on remaining scheduled maturity in the appropriate sub line item and maturity column. (See Glossary for definitions of transactions in this section.)

7.1 Commercial Paper

Report the outstanding amount of unsecured commercial paper by remaining maturity in the appropriate maturity column.

7.2 Fed Funds and Eurodollars Purchased

Report the outstanding amount of Fed funds and Eurodollar purchased transactions by remaining maturity in the appropriate maturity column.

7.3 Long-Term Debt – Structured, Not Structured, Govt. Supported

In this line, report the total face value by remaining amount in the appropriate maturity column:

- Non-structured debt issuances in the corresponding maturity columns according to remaining maturity. Long term is defined as an original maturity that is greater than or equal to one year in maturity.
- Debt instruments with an embedded structured principal payoff profile. Transactions with a specified exercise schedule should be reported on the first scheduled exercise date. Transactions with any other ‘pay-off’ trigger should be reported in the maturity column corresponding to the earliest payout date. Include derivatives classified as long term debt based on GAAP rules.
- In addition, if specific derivative transactions, excluding those related to fair value interest rate hedging, have cash flow characteristics equivalent to long term debt (e.g. a bullet cash repayment obligation at maturity) and are classified as debt under U.S. GAAP, institutions should report the cash repayment obligation associated with the derivative in the appropriate maturity column.
- Government supported/guaranteed unsecured debt issuances. Provide name of program, amount and maturity in the notes column. Report TLGP and TARP debt in this line.

7.4 Draws on Committed Lines from External Entities

Report all outstanding draws made on unsecured committed lines provided by external entities by remaining maturity in the appropriate maturity column.

Include balances in respective time period columns based on maturity or line renewal date.

7.5 Wholesale CDs and Bank Notes

Report the outstanding amount of wholesale CDs, including negotiated CDs and bank notes by remaining maturity in the appropriate maturity column. Wholesale CDs are large denominations of certificates of deposit that are both tradable and negotiable and typically settled at DTCC.

Exclude brokered CDs that are reported on Line 10.4 (Brokered CDs/NMDs).

7.6 Other Unsecured Financing

Report any other unsecured financing activities not already covered in this section. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

Section 8: Estimated Core Funding Gap

The Net Loan Growth/Attrition and Net Retail Deposit Growth/Attrition line items are intended to capture the forecasted (best estimate) change in loan and deposits, representing net inflows/outflows in the stated time buckets. These estimates should be obtained from the institution's internal reports for a normal environment (i.e. no extraordinary stress applied) such as a liquidity gap report, budget projections, ALM base case forecast, etc. Essentially, the entity should estimate the net funding inflows/outflows attributed to the bank's core loan and deposit activities. For example, if loans outstanding are currently \$70,000, and projected to be \$65,000 30 days out, the input value should be -\$5,000 in the '>1 day <=1 month' column.

8.1 Net Loan Growth/Attrition

Report the net funding inflows/outflows resulting from the expected change in the reporting entities core lending activities in the corresponding maturity columns. Positive and negative numbers are allowed in this section.

8.2 Net Retail Deposit Growth/Attrition

Report the net funding inflows/outflows resulting from the expected change in the reporting entities retail deposit activities in the corresponding maturity columns. Positive and negative numbers are allowed in this section.

Section 9: Contractual Loan Inflows and Committed Inflow

9.1 Loans (maturing cash inflows)

Report the contractual inflows of all maturing and fully performing loans in the corresponding maturity columns. This line item differs from the Net Loan Growth/Attrition line item in that the entity is only reporting total contractual loan maturities. Do not make assumptions about amortizations and prepayments. Contractual loan maturities should not be netted against total estimated loan growth.

9.2 Undrawn Portion of Liquidity and Credit Facilities

Report undrawn liquidity and credit commitment that the firm has access to.

Section 10: Deposit Funding

Report deposit funding obtained by the reporting entity from external counterparties in the appropriate sub item with the corresponding maturity columns. For products with non-maturing characteristics, (e.g. demand deposits) report the balances in the Day 1 maturity bucket. **Firms are exempt from reporting this section except for 10.4.**

10.4 Brokered CDs/NMDs

Report all insured and uninsured deposits originated through financial advisory or broker sales force. This should include deposits sourced from deposit gatherers. Brokered deposits represent funds which the reporting bank obtains, directly or indirectly, by or through any deposit broker for deposit into one or more deposit accounts. Thus, brokered deposits include both those in which the entire beneficial interest in a given bank deposit account or instrument is held by a single depositor and those in which the deposit broker sells participations in a given bank deposit account or instrument to one or more investors.

Section 11: ABCP Exposure

11.1 ABCP- Single Seller

Report the outstanding ABCP issued from single seller programs sponsored by the reporting firm based on remaining contractual maturity in the appropriate maturity columns.

11.2 ABCP- Multi Seller

Report the outstanding ABCP issued from multi-seller ABCP conduits sponsored by the reporting firm based on remaining contractual maturity in the appropriate maturity columns.

Section 12: Undrawn Commitments and Contingent Liquidity Needs

This section refers to all liquidity and credit facilities provided to other financial and non-financial entities. Firms are exempt from reporting this section.

PARENT COMPANY ONLY REPORTING SCHEDULE

Report items in the Parent Company Only section which relate only to the Parent Holding Company.

Section 13: Liquid Assets

13.1 Cash Deposit at Holding Company Bank & Non Bank Subsidiaries

Report all cash and balances due from related banks (i.e., banks directly or indirectly owned by the top-tier parent bank holding company), and all cash and balances due from related nonbank companies.

13.2 Cash/Deposit Held Externally

Report all demand, time and savings balances, money market funds and other cash items due from or held with unrelated depository institutions.

13.3 Unencumbered Assets-Market Value

Report the parent company's inventory of unencumbered securities. "Unencumbered assets" refers to securities that meet the following conditions:

- The assets must not be pledged either explicitly or implicitly in any way to secure, collateralize or credit enhance any transaction
- The assets must be available to the bank's treasury to convert into cash for funding purposes at any time
- There should be no legal, regulatory or operational restrictions to use these assets as a liquidity buffer

Additionally, any assets acquired using reverse repo should be excluded.

To the extent otherwise unencumbered assets have interest rate or other such derivatives associated with them (and under the control of the bank's treasury), the value of the assets should be reported net of any amount payable by the reporting institution should the derivative be terminated on the reporting date. Amounts due to the reporting institution should not be added to the asset value. Report market values as of close of business on the reporting date.

13.4 Other Assets

Report all other cash and equivalent assets not counted above, including, but not limited to, cash to forward settlements, receivables from derivatives, collateral called for the receipt, etc. Do not include derivative receivables or collateral cash flows related to netted investment securities and debt securities as described in their respective sections. If using this line item, please comment on the type/nature of the items included in this section in the "Notes" column to the right.

Section 14: Forecasted Parent Company Only Cash Inflows

14.1 Dividends from Banking Subsidiary

Report dividend income declared to be paid to the reporting bank holding company by bank subsidiaries and associated banks.

14.2 Dividends from Non-Banking Subsidiary

Report dividend income declared to be paid to the reporting bank holding company by nonbank subsidiaries and associated nonbank companies.

14.3 Operating Cash Inflows

Report the amount of net cash provided by operating activities to the parent bank holding company, including adjustments to reconcile net income to net cash provided by operating activities.

14.4 Other Cash Inflows

Report all other cash inflows not counted above. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

Section 15: Unsecured Financing

Report all unsecured financing that the parent company has contractually received based on remaining scheduled maturity.

15.1 Commercial Paper

Report the outstanding amount of unsecured commercial paper or unsecured debt by remaining maturity in the appropriate maturity column.

15.2 Long-Term Debt – Structured, Not Structured, Govt. Supported

In this line, report the total of all:

- Report all non-structured debt issuances in the corresponding maturity columns according to remaining maturity. Long term is defined as an original maturity that is greater than or equal to one year in maturity.
- Report all debt instruments with an embedded structured principal payoff profile. Transactions with a specified exercise schedule should be reported on the first scheduled exercise date. Transactions with any other ‘pay-off’ trigger should be reported in the maturity column corresponding to the earliest payout date. Include derivatives classified as long term debt based on GAAP rules.
- Report all government supported/guaranteed unsecured debt issuances. Provide name of program, amount and maturity in the notes column. Report TARP and TLGP debt in this line.

15.3 Draws on Committed Lines

Report all outstanding draws made on committed lines provided by third party entities.

15.4 Other Unsecured Financing

Report any other unsecured financing activities not already covered in this section. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

Section 16: Expected Cash Outflows

16.1 Common Dividends

Report the amount of expected dividends to be paid on common and noncumulative perpetual preferred stock by the parent bank holding company. Dividends associated with limited-life preferred stock should be reported in the debt service payments section.

16.2 Operating Expenses

Report the total amount of expenses attributable to salaries and employee benefits, and all other operating expenses of the reporting bank holding company that cannot properly be reported against the other items mentioned.

16.3 Debt Service Payments

Report the amount of interest payments, limited-life preferred dividends and other payments made by the parent bank holding company on debt obligations that have an original maturity of more than one year during the reporting period. This includes: other borrowed funds, mandatory convertible securities, TARP, draws on committed lines, subordinated notes and debentures; and limited-life preferred stock (trust preferred).

16.4 Bank Subsidiary Support

Report all balances due to a bank that is directly or indirectly owned or controlled by the top-tier parent bank holding company. *Exclude* balances due to related nonbank depository institutions.

16.5 Non-Bank Subsidiary Support

Report all balances due to nonbank subsidiaries that are directly or indirectly owned or controlled by the reporting parent bank holding company. In addition, for purposes of this

report, include instruments generally referred to as trust preferred securities that were issued out of special purpose entities whereby the proceeds from the issuance are lent to the reporting parent company. For purposes of this item, when the reporting holding company is a multi-tier organization, “nonbank subsidiaries” excludes any subsidiary bank holding companies of the respondent and the parent company(s) of the respondent. When the reporting bank holding company is a top-tier bank holding company, this item should include only those transactions made directly by the reporting parent company with direct or indirect nonbank subsidiaries. When the reporting bank holding company is a lower-tier bank holding company, this item should include all balances due to related nonbank subsidiaries, i.e., balances due to nonbank subsidiaries directly or indirectly owned or controlled by the top-tier bank holding company.

16.6 Other Cash Outflows

Report all other cash outflows not counted above. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

Section 17: Committed Facilities Provided to Banks

17.1 Committed & Undrawn Liquidity Facilities Provided to Banks

Report potential cash outflows from unfunded committed liquidity facilities provided to third party banks that may be drawn on.

17.2 Committed & Unfunded Credit Facilities Provided to Banks:

Report potential cash outflows from unfunded committed credit facilities provided to third party banks that may be drawn on.

Section 18: Auxiliary Cash Flow Information

18.1 Restricted Liquidity (Funds that have Legal Ring Fencing constraints)

Report balances for the reporting entity that are trapped and subject to legal or regulatory restrictions on movement. Report total volumes bucketed in their respective maturity columns.

CONTINGENCY – PRICING REPORTING SCHEDULE

Section 19: CDS Spread

19 CDS Spread

Report (in basis points) the CDS 5 year (or closest tenor available) spread or premium per annum.

Section 20: Unsecured Funding Pricing

Report the unsecured funding pricing of the firm across various products and tenors stated in an absolute rate (rounded to two decimals) in this section. Wholesale unsecured funding is defined as those liabilities and general obligations that are raised from non-natural persons (i.e., legal entities, including sole proprietorships and partnerships) and are not collateralized by legal rights to specifically designated assets owned by the borrowing institution in the case of bankruptcy, insolvency, liquidation, or resolution. The unsecured funding pricing should align with the obligations submitted in section 7, unsecured financing. Obligations related to derivatives contracts are explicitly excluded from this definition. Convert all discounted instruments to money market yields. Populate the cells with the weighted average yield of funding executed in each maturity from last submission date to current submission date. On months that the firm does not source any funding for a given or maturity, leave the cell(s) blank. Convert floating rate instruments with original maturity less than one-year to a bullet format and report the money market yield in the

maturity bucket corresponding to the final maturity date.

20.1 Unsecured Bank Funding Curve

Report the weighted average pricing for bank subsidiary funding. Example: Fed funds, Eurodollars, CDs, and Bank Issued Term Debt/Promissory Notes used to raise USD. As an alternative, if market funding quotes are unavailable, the bank's internal funds pricing curve could be used as a supplement. Report the implied USD yield.

20.2 Unsecured Holding Company Funding Curve

Report the weighted average pricing for any unsecured funding issued by the Holding Company. Example Commercial Paper, Promissory Notes issued by holding company. Report the implied USD yield.

Instructions for completing and submitting the FR 2052b

Acronyms:

| | |
|-------|--|
| ABS | Asset Backed Securities |
| ABCP | Asset Backed Commercial Paper |
| ALM | Asset – Liability Management |
| CDs | Certificates of Deposit |
| CDS | Credit Default Swap |
| CMBS | Commercial Mortgage Backed Securities |
| CRE | Commercial Real Estate |
| CP | Commercial Paper |
| DW | Discount Window |
| FHLB | Federal Home Loan Bank |
| HELOC | Home Equity Line of Credit |
| NMD | Non-Maturity Deposit |
| REPO | Repurchase Agreement |
| RMBS | Residential Mortgage Backed Securities |
| SME | Small Medium Enterprise |
| TARP | Troubled Asset Relief Program |
| TLGP | Temporary Liquidity Guarantee Program |

Glossary:

Asset Backed Commercial Paper

ABCP is a form of commercial paper that is collateralized by other financial assets. ABCP is typically a short-term instrument that matures between 1 and 270 days from issuance and is issued by an asset-backed commercial paper program or conduit. A conduit is set up by a sponsoring financial institution. The sole purpose of a conduit is to purchase and hold financial assets from a variety of asset sellers. The conduit finances the assets by selling asset-backed commercial paper to outside investors.

ABCP Single Seller refers to conduits that issue asset backed commercial paper to fund the assets of a single originator or seller. ABCP Multi Seller refers to conduits that issue asset-backed commercial paper to fund the assets of several unrelated sellers into one diverse portfolio of assets supporting the issuance of commercial assets.

Bank Notes

A promissory note made by a bank and payable to bearer on demand.

Brokered CDs

Represents deposits which the banking subsidiaries of the reporting Bank Holding Company receives from brokers or dealers for the account of others either directly or indirectly. Includes both those in which the entire beneficial interest in a given deposit instrument issued by the bank subsidiary is held by a single depositor and those in which the broker sells participations in a given bank instrument to one or more investors.

Brokered retail deposits are issued in denominations of \$100,000 or less or that are issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less.

Commercial Paper

Refers to a promissory note issued by commercial businesses, including finance companies and banks, usually sold at a discount, and typically having a fixed maturity of 270 days or less.

Corporate Bonds

A bond issued by a corporation usually with a maturity date greater than or equal to one year.

Evergreen/Extendible Repo/Resale

An evergreen repo/resale is an agreement between two parties that is automatically renewed (rolled over) after each completion or maturity period, until canceled by either party.

An extendible repo/resale is an agreement that the date of the repurchase/resale can be continuously renewed by mutual agreement of the parties.

Fed Funds

Unsecured transactions between depository institutions and other eligible entities denominated in US dollars settling via accounts at regional banks.

Long Term Debt-Structured

Debt instruments with an original maturity of greater than or equal to one year whose principal and/or interest payments are linked to

Instructions for completing and submitting the FR 2052b

an underlying asset (e.g. commodity linked notes, equity linked notes, reverse convertible notes, currency linked notes).

Long Term Debt-Unstructured

Debt issuances with an original maturity greater than or equal to one year, including plain vanilla floating rate notes linked to indexes like LIBOR or Fed Funds Effective as well as plain vanilla benchmark issuances with standard embedded options (i.e. call/put).

Repurchase/Resale Agreements

A repurchase agreement is a transaction involving the sale of financial assets by one party to another, subject to an agreement by the seller to repurchase the assets at a specified date or in specified circumstances. A resale agreement (also known as a reverse repurchase agreement) is a transaction involving the purchase of financial assets by one party from another, subject to an agreement by the purchaser to resell the assets at a specified date or in specified circumstances.

Sovereign

Entities of a country's central, state or local government. They do not include government-owned financial or non-financial firms, and international organizations.

Unencumbered Assets

Unencumbered assets refer to securities that meet the following conditions:

- Assets should be under the control of the specific function, or functions, charged with managing the liquidity risk of the firm (typically the treasurer).

- Assets should be managed with the clear and sole intent for use as a source of contingent funds.
- Assets should not be held as a hedge for any other exposure.
- Assets should not be pledged either explicitly or implicitly in any way to secure, collateralize, or credit enhance any transaction.
- Assets cannot have any legal, regulatory or operational restrictions that limit their use as a source of contingent funds.

U.S.

Any state of the U.S., the District of Columbia, and territory of the U.S., Puerto Rico, Guam, American Samoa, and the Virgin Islands.

Wholesale CDs

Large denominations of certificates of deposit that are both tradable and negotiable and typically settled at DTCC.