

2018 ↗

Board of Governors of the Federal Reserve System



Banking Organization Systemic Risk Report—FR Y-15

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

This report is authorized by section 5 of the Bank Holding Company Act (12 U.S.C. § 1844).

The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

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

Date of Report: _____
Month / Day / Year (RISK 9999)

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

Printed Name of Chief Financial Officer (or Equivalent) (RISK C490)

Legal Title of Bank Holding Company (RSSD 9017)

Signature of Chief Financial Officer (or Equivalent) ↗ Add: (RISK H321)

(Mailing Address of the Bank Holding Company) Street / PO Box (RSSD 9028)

Date of Signature (MM/DD/YYYY) (RISK J196)

City (RSSD 9130) State (RSSD 9200) Zip Code (RSSD 9220)

Person to whom questions about this report should be directed:

Name / Title (RISK 8901)

Area Code / Phone Number (RISK 8902)

Area Code / FAX Number (RISK 9116)

E-mail Address of Contact (RISK 4086)

Banking organizations must maintain in their files a manually signed and attested printout of the data submitted.

The ongoing public reporting burden for this information collection is estimated to average 295 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0352), Washington, DC 20503.

Schedule A—Size Indicator

		U.S. Dollar Amounts in Thousands				RISK	Tril	Bil	Mil	Thou	
Total Exposures											
1. On balance sheet											
a. Total assets		2170									1.a.
b. Securities											
(1) Non-convertible		B989									1.b.(1)
(2) Government		M334									1.b.(2)
(3) Securities		M335									1.b.(3)
(4) Cash		M336									1.b.(4)
c. Derivatives											
(1) Derivatives		M337									1.c.(1)
(2) Cash		M338									1.c.(2)
d. Total exposures (sum of items 1.a and 1.c, minus items 1.b.(1) through 1.b.(4) and 1.c.(1) and 1.c.(2))		N506									1.d.
2. Derivatives											
a. Counterparty											
(1) Counterparty		N507									2.a.(1)
(2) Potential		M339									2.a.(2)
b. Credit											
(1) Non-convertible		M340									2.b.(1)
(2) Government		M341									2.b.(2)
(3) Credit		N508									2.b.(3)
c. Notional		M342									2.c.
(1) Unaffiliated		M343									2.c.(1)
(2) Other		M344									2.c.(2)
d. Notional		M718									2.d.
e. Notional		M346									2.e.
f. Notional		M347									2.f.
g. Total exposures (sum of items 2.a.(1) through 2.a.(2) and 2.b.(1) through 2.b.(3) and 2.c.(1) and 2.c.(2) and 2.d. and 2.e. and 2.f., minus item 2.a.(2))		M348									2.g.
3. Regulatory		M349									3.
4. Total exposures (sum of items 1.d and 2.g, minus item 3.)		M350									4.

See revised Schedule A on next page.

Schedule B—Interconnectedness Indicators

		U.S. Dollar Amounts in Thousands				RISK	Bil	Mil	Thou	
Intra-Financial System Assets										
1. Funds deposited with or lent to unaffiliated financial institutions		M351								1.
a. Certificates of deposit		M355								1.a.
2. Undrawn committed lines extended to unaffiliated financial institutions		J458								2.
3. Holdings of securities issued by unaffiliated financial institutions:										
a. Secured debt securities		M352								3.a.
b. Senior unsecured debt securities		M353								3.b.
c. Subordinated debt securities		M354								3.c.
d. Commercial paper		M345								3.d.
e. Stock (including par and surplus of common and preferred shares)		M356								3.e.
f. Offsetting short positions in relation to the specific stock holdings included in item 3.e.		M357								3.f.
4. Net positive current exposure of securities financing transactions (SFTs) with unaffiliated financial institutions		M358								4.
5. Over-the-counter (OTC) derivatives with unaffiliated financial institutions that have a net positive fair value:										
a. Net positive fair value		M359								5.a.
b. Potential future exposure		M360								5.b.
6. Total intra-financial system assets (sum of items 1, 2 through 3.e, 4, 5.a, and 5.b, minus item 3.f)		M362								6.

Schedule B—Continued

U.S. Dollar Amounts in Thousands

	RISK	Bil	Mil	Thou	
Intra-Financial System Liabilities					
7. Deposits due to unaffiliated financial institutions (including undrawn committed lines):					
a. Deposits due to depository institutions.....	M363				7.a.
b. Deposits due to non-depository financial institutions.....	M364				7.b.
c. Undrawn committed lines obtained from unaffiliated financial institutions.....	M365				7.c.
8. Net negative current exposure of SFTs with unaffiliated financial institutions.....	M366				8.
9. OTC derivatives with unaffiliated financial institutions that have a net negative fair value:					
a. Net negative fair value.....	M367				9.a.
b. Potential future exposure.....	M368				9.b.
10. Total intra-financial system liabilities (sum of items 7.a through 9.b).....	M370	-	-		10.
Securities Outstanding					
11. Secured debt securities.....	M371				11.
12. Senior unsecured debt securities.....	M372				12.
13. Subordinated debt securities.....	M373				13.
14. Commercial paper.....	2309				14.
15. Certificates of deposit.....	M374				15.
16. Common equity.....	M375				16.
17. Preferred shares and other forms of subordinated funding not captured in item 13.....	N509				17.
18. Total securities outstanding (sum of items 11 through 17).....	M376	-	-		18.

Schedule C—Substitutability Indicators

U.S. Dollar Amounts in Thousands

	RISK	Tril	Bil	Mil	Thou	
Payments Activity						
1. Payments made in the reporting year:						
a. Australian dollars (AUD).....	M377					1.a.
b. Brazilian real (BRL).....	M378					1.b.
c. Canadian dollars (CAD).....	M379					1.c.
d. Swiss francs (CHF).....	M380					1.d.
e. Chinese yuan (CNY).....	M381					1.e.
f. Euros (EUR).....	M382					1.f.
g. British pounds (GBP).....	M383					1.g.
h. Hong Kong dollars (HKD).....	M384					1.h.
i. Indian rupee (INR).....	M385					1.i.
j. Japanese yen (JPY).....	M386					1.j.
k. Swedish krona (SEK).....	M387					1.k.
l. United States dollars (USD).....	M388					1.l.
m. All currencies not listed above.....	M389					1.m.
2. Payments activity (sum of items 1.a through 1.l).....	M390	-	-	-		2.
Assets Under Custody						
3. Assets held as a custodian on behalf of customers.....	M405					3.

Underwritten Transactions in Debt and Equity Markets

U.S. Dollar Amounts in Thousands

	RISK	Bil	Mil	Thou	
4. Equity underwriting activity.....	M406				4.
5. Debt underwriting activity.....	M407				5.
6. Total underwriting activity (sum of items 4 and 5).....	M408	-	-		6.

Add memoranda items 1-3, 5 and move item 1.m to memoranda item 4:
Memoranda
 1. Mexican pesos (MXN) [RISKY835]
 2. New Zealand dollars (NZD) [RISKY836]
 3. Russian rubles (RUB) [RISKY837]
 4. Payments made in the last four quarters in all other currencies [RISKM389]
 5. Unsecured settlement/clearing lines provided [RISKM436]

Schedule D—Complexity Indicators

Change "OTC Derivatives" in items 1-3 to: OTC Derivative contracts

Change to: Derivative

		U.S. Dollar Amounts in Thousands				RISK	Tril	Bil	Mil	Thou
Notional Amount of Over-the-Counter (OTC) Derivatives										
1.	OTC derivatives cleared through a central counterparty	M409								1.
2.	OTC derivatives settled bilaterally	M410								2.
3.	Total notional amount of OTC derivatives (sum of items 1 and 2)	M411	---	---	---					3.

U.S. Dollar Amounts in Thousands

		RISK	Bil	Mil	Thou	
Trading and Available-for-Sale (AFS) Securities						
4.	Trading securities	M412				4.
5.	AFS securities	1773				5.
6.	Total trading and AFS securities (sum of items 4 and 5)	M414	---	---		6.
7.	Trading and AFS securities that meet the definition of level 1 assets	N510				7.
8.	Trading and AFS securities that meet the definition of level 2 assets, with haircuts	N511				8.
9.	Total adjusted trading and AFS securities (item 6 minus items 7 and 8)	N255	---	---		9.
Level 3 Assets						
10.	Assets valued using Level 3 measurement inputs	G506				10.

Insert: liquid

Insert: liquid

Insert: for accounting purposes

Add memoranda item 1:
Memoranda
1. Held-to-maturity securities [RISK1754]

Schedule E—Cross-Jurisdictional Activity Indicators

U.S. Dollar Amounts in Thousands

		RISK	Bil	Mil	Thou	
Cross-Jurisdictional Claims						
1.	Foreign claims on an ultimate-risk basis	M422				1.
Cross-Jurisdictional Liabilities						
2.	Foreign liabilities (excluding local liabilities in local currency)	M423				2.
a.	Any foreign liabilities to related offices included in item 2	M424				2.a.
3.	Local liabilities in local currency	M425				3.
4.	Total cross-jurisdictional liabilities (sum of items 2 and 3, minus item 2.a)	M426	---	---		4.

Schedule F—Ancillary Indicators

Move item 5 to item 3:
3. Total gross revenue [RISKM430]

U.S. Dollar Amounts in Thousands

		RISK	Tril	Bil	Mil	Thou	
Ancillary Indicators							
1.	Total liabilities	2948					1.
2.	Retail funding	M427					2.
3.	Total net revenue	M428					3.
4.	Foreign net revenue	M429					4.
5.	Total gross revenue	M430					5.
6.	Peak equity market capitalization	M431					6.
7.	Gross value of cash lent and gross fair value of securities lent in securities financing transactions (SFTs)	M432					7.
8.	Gross value of cash borrowed and gross fair value of securities borrowed in SFTs	M433					8.
9.	Gross positive fair value of over-the-counter (OTC) derivatives transactions						9.
10.	Gross negative fair value of OTC derivatives transactions	M435					10.
11.	Unsecured settlement/clearing lines provided	M436					11.
12.	Held-to-maturity securities	1754					12.
Number in Single Units							
13.	Number of jurisdictions	M437					13.

Change to: provided

Move to item 3

Change to: provided

Remove item 6

Change to: received

Change to: received

Change to: contracts

Change to: contracts

Move to Schedule C, memoranda item 5

Move to Schedule D, memoranda item 1

Schedule G - Short-Term Wholesale Funding Indicator (Effective December 31, 2016)	(Column A)				(Column B)				(Column C)				(Column D)						
	Remaining maturity of 30 days or less				Remaining maturity of 31 to 90 days				Remaining maturity of 91 to 180 days				Remaining maturity of 181 to 365 days						
	U.S. Dollar Amounts in Thousands				RISK	Bil	Mil	Thou	RISK	Bil	Mil	Thou	RISK	Bil	Mil	Thou	RISK	Bil	Mil
Short-term Wholesale Funding																			
1. First tier:																			
a. Funding secured by level 1 liquid assets	Y838				Y839				Y840				Y841				1.a.		
b. Retail brokered deposits and sweeps	Y842				Y843				Y844				Y845				1.b.		
c. Unsecured wholesale funding obtained outside of the financial sector	Y846				Y847				Y848				Y849				1.c.		
d. Firm short positions involving level 2B liquid assets or non-HQLA	Y850				Y851				Y852				Y853				1.d.		
e. Total first tier short-term wholesale funding (sum of items 1.a through 1.d)	Y854				Y855				Y856				Y857				1.e.		
2. Second tier:																			
a. Funding secured by level 2A liquid assets	Y858				Y859				Y860				Y861				2.a.		
b. Covered asset exchanges (level 1 to level 2A)	Y862				Y863				Y864				Y865				2.c.		
c. Total second tier short-term wholesale funding (sum of items 2.a and 2.b)	Y866				Y867				Y868				Y869				2.e.		
3. Third tier:																			
a. Funding secured by level 2B liquid assets	Y870				Y871				Y872				Y873				3.a.		
b. Other covered asset exchanges	Y874				Y875				Y876				Y877				3.b.		
c. Unsecured wholesale funding obtained within the financial sector	Y878				Y879				Y880				Y881				3.c.		
d. Total third tier short-term wholesale funding (sum of items 3.a through 3.c)	Y882				Y883				Y884				Y885				3.d.		
4. All other components of short-term wholesale funding	Y886				Y887				Y888				Y889				4.a.		
5. Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y890				Y891				Y892				Y893				5.		
U.S. Dollar Amounts in Thousands																			
6. Total short-term wholesale funding (sum of item 5, Columns A through D)	Y894																6.		
7. Average risk-weighted assets	Y895																7.		
RISK Percentage																			
8. Short-term wholesale funding metric (item 6 divided by item 7)	Y896																8.		

Optional Narrative Statement

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

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

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

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

	RISK	
1. Narrative statement	6980	1.