

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 quarter.

This Report is required by law: Sections 163, 165, and 604 of the Dodd-Frank Act; the International Banking Act, the Bank Holding Company Act, and the Home Owners' Loan Act (12 U.S.C. § 1467a, 1844, 3106, and 3108); and section 225.5(b) of Regulation Y, section 238.4(b) of Regulation LL (12 CFR 225.5(b) and 238.4(b)), and section 252.153(b)(2) of Regulation YY (12 CFR 252.153(b)(2)).

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) (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 401 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	Amount	
Total Exposures				
1. Derivative exposures:				
a. Current exposure of derivative contracts	M337			1.a.
b. Potential future exposure (PFE) of derivative contracts	M339			1.b.
c. Gross-up for derivatives collateral.....	Y822			1.c.
d. Effective notional amount of written credit derivatives	M340			1.d.
e. Cash variation margin included as an on-balance sheet receivable	Y823			1.e.
f. Exempted central counterparty legs of client-cleared transactions included in items 1(a) and 1(b) ..	Y824			1.f.
g. Effective notional amount offsets and PFE adjustments for sold credit protection.....	Y825			1.g.
h. Total derivative exposures (sum of items 1.a. through 1.d, minus the sum of items 1.e through 1.g).....	Y826			1.h.
2. Securities financing transaction (SFT) exposures:				
a. Gross SFT assets	M334			2.a.
b. Counterparty credit risk exposure for SFTs	N507			2.b.
c. SFT indemnification and other agent-related exposures	Y827			2.c.
d. Gross value of offsetting cash payables	Y828			2.d.
e. Total SFT exposures (sum of items 2.a through 2.c, minus item 2.d)	Y829			2.e.
3. Other on-balance sheet exposures:				
a. Other on-balance sheet assets	Y830			3.a.
b. Regulatory adjustments.....	M349			3.b.
4. Other off-balance sheet exposures:				
a. Gross notional amount of items subject to a 0% credit conversion factor (CCF)	M342			4.a.
b. Gross notional amount of items subject to a 20% CCF.....	M718			4.b.
c. Gross notional amount of items subject to a 50% CCF.....	M346			4.c.
d. Gross notional amount of items subject to a 100% CCF	M347			4.d.
e. Credit exposure equivalent of other off-balance sheet items (sum of 0.1 times item 4.a, 0.2 times item 4.b, 0.5 times item 4.c, and item 4.d)	Y831			4.e.
5. Total exposures prior to regulatory deductions (sum of items 1.h, 2.e, 3.a, and 4.e)	Y832			5.
6. Does item 5 represent an average value over the reporting period? (Enter "1" for Yes; enter "0" for No.)				
		0=No	RISK	
		1=Yes	FC52	
				6.

Memoranda

U.S. Dollar Amounts in Thousands		RISK	Amount	
1. Securities received as collateral in securities lending	M335			M.1.
2. Cash collateral received in conduit securities lending transactions.....	M336			M.2.
3. Credit derivatives sold net of related credit protection bought	M341			M.3.

Schedule B—Interconnectedness Indicators

U.S. Dollar Amounts in Thousands		RISK	Amount	
Intra-Financial System Assets				
1. Funds deposited with or lent to other financial institutions				
a. Certificates of deposit	M351			1.
	M355			1.a.
2. Unused portion of committed lines extended to other financial institutions	J458			2.
3. Holdings of securities issued by other 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. Equity securities	M356			3.e.
f. Offsetting short positions in relation to the specific equity securities included in item 3.e	M357			3.f.
4. Net positive current exposure of securities financing transactions (SFTs) with other financial institutions ..	M358			4.

Schedule B—Continued

U.S. Dollar Amounts in Thousands	RISK	Amount	
Intra-Financial System Assets—Continued			
5. Over-the-counter (OTC) derivative contracts with other 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.
Intra-Financial System Liabilities			
7. Deposits due to other financial institutions:			
a. Deposits due to depository institutions	M363		7.a.
b. Deposits due to non-depository financial institutions	M364		7.b.
8. Borrowings obtained from other financial institutions	Y833		8.
9. Unused portion of committed lines obtained from other financial institutions	M365		9.
10. Net negative current exposure of SFTs with other financial institutions	M366		10.
11. OTC derivative contracts with other financial institutions that have a net negative fair value:			
a. Net negative fair value	M367		11.a.
b. Potential future exposure	M368		11.b.
12. Total intra-financial system liabilities (sum of items 7.a through 11.b)	M370		12.
Securities Outstanding			
13. Secured debt securities	M371		13.
14. Senior unsecured debt securities	M372		14.
15. Subordinated debt securities	M373		15.
16. Commercial paper	2309		16.
17. Certificates of deposit	M374		17.
18. Common equity	M375		18.
19. Preferred shares and other forms of subordinated funding not captured in item 15	N509		19.
20. Total securities outstanding (sum of items 13 through 19)	M376		20.

Memoranda

U.S. Dollar Amounts in Thousands	RISK	Amount	
1. Standby letters of credit extended to other financial institutions	Y834		M.1.

Schedule C—Substitutability Indicators

U.S. Dollar Amounts in Thousands	RISK	Amount	
Payments Activity			
1. Payments made in the last four quarters:			
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. Mexican pesos (MXN)	Y835		1.k.
l. Swedish krona (SEK)	M387		1.l.
m. United States dollars (USD)	M388		1.m.
2. Payments activity (sum of items 1.a through 1.m)	M390		2.
Assets Under Custody			
3. Assets held as a custodian on behalf of customers	M405		3.

Schedule C—Continued

		U.S. Dollar Amounts in Thousands		RISK	Amount
Underwritten Transactions in Debt and Equity Markets					
4. Equity underwriting activity			M406		4.
5. Debt underwriting activity			M407		5.
6. Total underwriting activity (sum of items 4 and 5)			M408		6.

Memoranda

1. New Zealand dollars (NZD).....					
2. Russian rubles (RUB).....					
3. Payments made in the last fo					
4. Unsecured settlement/clearin					

5. Securities traded in the last four quarters:

a. Securities issued by public sector entities.

b. Other fixed income securities.

c. Listed equities.

d. Other securities.

6. Trading volume (sum of items M.5.a through M.5.d).

M.5.a.

M.5.b.

M.5.c.

M.5.d.

M.6.

M.1.

M.2.

M.3.

M.4.

Schedule D—Complexity Indicators

		U.S. Dollar Amounts in Thousands		RISK	Amount
Notional Amount of Over-the-Counter (OTC) Derivative Contracts					
1. OTC derivative contracts cleared through a central counterparty			M409		
2. OTC derivative contracts settled bilaterally			M410		2.
3. Total notional amount of OTC derivative contracts (sum of items 1 and 2)			M411		3.

new mdrm #'s for M.5 - M.6

		U.S. Dollar Amounts in Thousands		RISK	Amount
Trading and Available-for-					
4. Trading securities			412		4.
5. AFS securities			773		5.
6. Total trading and AFS securities (sum of items 4 and 5)			414		6.
7. Trading and AFS securities that meet the definition of level 1 liquid assets			N510		7.
8. Trading and AFS securities that meet the definition of level 2 liquid 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 for accounting purposes using Level 3 measurement inputs			G506		10.

6. Equity securities with readily determinable fair values not held for trading

7. Total trading, AFS and equity securities (sum of items 4, 5, and 6)

JA22

6.

7.

8.

9.

10.

11.

trading,

and equity securities with readily determinable fair values not held for trading

, and equity securities with readily determinable fair values not held for trading

Memoranda

1. Held-to-maturity			1754		M.1.
---------------------------	--	--	------	--	------

Schedule E—Complexity Indicators

		U.S. Dollar Amounts in Thousands		RISK	Amount
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.

Memoranda

1. Foreign derivative claims on an ultimate-risk basis.
2. Total cross-jurisdictional claims (sum of items 1 and M.1).
3. Foreign derivative liabilities on an immediate-counterparty basis.
4. Consolidated foreign liabilities on an immediate-counterparty basis, excluding derivative liabilities
5. Total cross-jurisdictional liabilities, including derivatives (sum of items M.3 and M.4).

New MDRM #	M.1.
New MDRM #	M.2.
New MDRM #	M.3.
New MDRM #	M.4.
New MDRM #	M.5.

12/2019

Schedule F—Ancillary Indicators

U.S. Dollar Amounts in Thousands		RISK	Amount	
Ancillary Indicators				
1. Total liabilities.....		2948		1.
2. Retail funding.....		M427		2.
3. Total gross revenue.....		M430		3.
4. Total net revenue.....		M428		4.
5. Foreign net revenue.....		M429		5.
6. Gross value of cash provided and gross fair value of securities provided in securities financing transactions (SFTs).....		M432		6.
7. Gross value of cash received and gross fair value of securities received in SFTs.....		M433		7.
8. Gross positive fair value of over-the-counter (OTC) derivative contracts.....		M434		8.
9. Gross negative fair value of OTC derivative contracts.....		M435		9.
Number in Single Units				
10. Number of jurisdictions.....		M437		10.

Schedule G—Short-Term Wholesale Funding Indicator

		(Column A) Remaining Maturity of 30 Days or Less		(Column B) Remaining Maturity of 31 to 90 Days		(Column C) Remaining Maturity of 91 to 180 Days		(Column D) Remaining Maturity of 181 to 365 Days		
U.S. Dollar Amounts in Thousands		RISK	Amount	RISK	Amount	RISK	Amount	RISK	Amount	
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.b.	
c. Total second tier short-term wholesale funding (sum of items 2.a. and 2.b) ..	Y866		Y867		Y868		Y869		2.c.	
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.	
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		
								RISK	Amount	
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.