

**GENERAL INSTRUCTIONS**

**DRAFT**

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## General Instructions

### **Purpose**

The FR 2052a report collects data elements that will enable the Federal Reserve to assess the liquidity profile of reporting firms. FR 2052a data will be shared with the Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) ~~and will assist the agencies in monitoring compliance with the Liquidity Coverage Ratio (LCR) Rule for applicable banking organizations.~~

### **Confidentiality**

The data collected on the FR 2052a report receives confidential treatment. Information for which confidential treatment is provided may subsequently be released in accordance with the terms of 12 CFR 261.16 or as otherwise provided by law. Information that has been shared with the OCC or the FDIC may be released in accordance with the terms of 12 CFR 260.20(g).

### **LCR Rule**

#### Liquidity Risk Measurement (LRM) Standards

For purposes of these instructions, the ~~LCR Rule means~~ LRM Standards mean 12 CFR part 50 for national banks and Federal savings associations, Regulation WW or 12 CFR part 249 for Board-regulated institutions, and 12 CFR part 329 for the FDIC-supervised institutions.

#### Undefined Terms

~~Any undefined term used herein has the meaning set forth in the LCR Rule.~~

### **Categories of Banking Organizations**

Categories of banking organizations are identified pursuant to 12 CFR 252.5 and 12 CFR 238.10.

A global systemically important bank holding company is identified as such pursuant to 12 CFR 217.402.

Average weighted short-term wholesale funding is defined ~~at~~ in 12 CFR 252.2.

#### Undefined Terms

Any undefined term used herein has the meaning set forth in the LRM Standards.

### **Who Must Report**

For U.S. Firms:

## FR 2052a Instructions

For purposes of the FR 2052a report, a U.S. firm is (1) a top-tier bank holding company (BHC), as that term is defined in section 2(a) of the Bank Holding Company Act (12 U.S.C. § 1841(a) and section 225.2(c) of the Board's Regulation Y, organized under the laws of the United States and excludes any bank holding company that is a subsidiary of a Foreign Banking Organization; and (2) a top-tier covered savings and loan holding company, as that term is defined in section 10(a) of the Home Owners' Loan Act (12 U.S.C. 1467a(a), and section 238.2(m) of the Board's Regulation LL, organized under the laws of the United States and excludes any savings and loan holding company that is a subsidiary of ~~an FBO~~ [a Foreign Banking Organization \(FBO\)](#).

U.S. firms with \$100 billion or more in total consolidated assets, [based on a four-quarter average](#), must report.

U.S. firms identified as global systemically important BHCs, or as Category II or III banking organizations should submit data for the following entities: the global consolidated entity, the parent company only (ignoring consolidated subsidiaries), and, separately, each material entity (see below). For these firms, all bank subsidiaries with total consolidated assets of \$10 billion or more are considered material entities. Consult your supervisory teams to determine other material entities that should also be reported.

U.S. firms identified as Category IV banking organizations should submit data for the following entities: ~~the~~ global consolidated entity and the parent company only (ignoring consolidated subsidiaries). Consult your supervisory teams to determine if the parent company should also separately report any material entities (see below).

### For ~~Foreign Banking Organizations (FBOs)~~:

For the purposes of the FR 2052a report, ~~foreign banking organization (FBO)~~ has the same meaning as in section 252.2 of the Board's Regulation YY (12 CFR 252.2) and includes any bank holding company that is a subsidiary of an FBO.

FBOs with combined U.S. assets of \$100 billion or more ~~should~~ [based on a four-quarter average](#) **must** report for their consolidated U.S. operations and, separately, each material entity, including those outside the U.S. managed from the ~~U.S.~~ [United States](#). For FBOs that own U.S. entities subject to the ~~LCR Rule~~ [LRM Standards](#), material entities include at least those entities subject to the ~~LCR Rule~~ [LRM Standards](#). Consult your supervisory teams to determine other material entities that should also be reported.

### Material Entity:

A material entity is each consolidated bank, branch or non-bank entity that is a material contributor to the firm's funding and liquidity operations, based on factors including size, complexity, business activities, and overall risk profile.

### Scope of the Consolidated Entity

For purposes of reporting the consolidated entity, the firm should consolidate its subsidiaries on the same basis as U.S. Generally Accepted Accounting Principles (GAAP).

Any material conduits or special purpose entities (SPEs) that are not consolidated under GAAP should be discussed with the supervisory team to ensure that the liquidity risk of those entities is properly addressed.

### Rules of Consolidation

For purposes of this report, the consolidated entity will report all offices (e.g., branches, subsidiaries, affiliates, variable interest entities (VIEs), and international banking facilities (IBFs)) that are within the scope of the consolidated firm as described above, on a consolidated basis. Unless the instructions specifically state otherwise, this consolidation shall be on a line-by-line basis. As part of the consolidation process, the results of all transactions and all intracompany balances between offices, subsidiaries, and other entities included in the scope of the consolidated firm are to be eliminated and must be excluded from the consolidated report.

For purposes of this report, each material entity required to report will report on a consolidated basis. Unless otherwise specified<sup>1</sup>, each reporting entity should include the reportable exposures of all subsidiaries within its scope of consolidation. This process of consolidation may require certain transactions or positions to be classified differently at the level of the consolidated firm versus subsidiary reporting entities.<sup>2</sup>

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<sup>1</sup> Generally the "Parent Company" will be requested as a separate reporting entity and should be reported on a stand-alone basis, including only due-to and due-from exposures with subsidiaries and direct 3<sup>rd</sup> party exposures.

<sup>2</sup> For example, assets that are owned outright at a subsidiary of the reporting entity, but have been pledged to secure a repo with another subsidiary of the reporting entity, should still be reported as unencumbered under product I.A.1: Unencumbered Assets for the consolidated reporting entity. However, if the subsidiary entities are also designated reporting entities, the position should be considered as encumbered at the subsidiary that owns the assets outright, and reported under product I.S.1: Reverse Repo with the [Unencumbered] flag set to "Yes" at the subsidiary that has received the assets as collateral in connection with the internal secured transaction.

## Frequency and Timing of Data Submission

Unless otherwise stated in the definition of specific tables or products, the required frequency and timing of each report is as follows:

### For U.S. Firms:

U.S. firms that are identified as (i) Global systemically important bank holding companies, (ii) Category II banking organizations, or (iii) Category III banking organizations ~~and have with~~ average weighted short-term wholesale funding of \$75 billion or more must submit a report on each business day.

U.S. firms that are not identified ~~as (i) Category III banking organizations and have average weighted short term wholesale funding of less than \$75 billion, or (ii) Category IV banking organizations~~above must submit a report monthly.

### For FBOs:

For purposes of this form, FBOs are categorized based on the risk profile of their combined U.S. operations. FBOs identified as (i) Category II foreign banking organizations, or (ii) Category III foreign banking organizations with average weighted short-term wholesale funding of \$75 billion or more must submit a report on each business day.

FBOs identified ~~as (i) Category III foreign banking organizations with average weighted short-term wholesale funding of less than \$75 billion, or (ii) Category IV banking organizations~~not identified above must submit a report monthly.

### As-of Date (Day T)

Day T refers to the as-of date of the data. Unless otherwise stated, U.S. firms that are Category ~~IV, II or III~~ banking organizations and FBOs that are Category ~~IV or III~~ foreign banking organizations must submit data ~~by day T+10. All~~ on or before T+2 business days. Unless otherwise stated, all other U.S. firms and FBOs must submit data ~~by day T+2.~~ on or before T+10 calendar days.

### Holidays

For U.S. bank holidays<sup>3</sup> and weekends, no report should be submitted. For data reported by entities in international locations, if there is a local bank holiday, reported data should reflect

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<sup>3</sup> Standard U.S. bank holidays are published on the Federal Reserve's Financial Services web site: <https://www.frbervices.org/about/holiday-schedules/index.html>

data from the previous good business day in that jurisdiction with updated [Maturity Bucket] values.

#### When to Submit the Report

The reports should be submitted by 3:00 pm ET each business day- [that corresponds to a reporting date. If the submission date falls on a weekend or Federal Reserve bank holiday based on a calendar day reporting cycle, the submission is due the following business day.](#)

#### Transitions:

If a banking organization's required FR 2052a reporting frequency increases from monthly to daily, the banking organization may continue to report the FR 2052a monthly until the first day of the second calendar quarter after (i) the banking organization's change in category is effective, in accordance with 12 CFR 252.5; or (ii) the banking organization's average weighted short-term wholesale funding is \$75 billion or more, in accordance [with](#) that term's definition in 12 CFR 252.2.

If a banking organization's required FR 2052a reporting frequency decreases from daily to monthly, the reduction in reporting frequency will take effect immediately on the first day of the first quarter in which (i) the banking organization's change in category is effective, in accordance with 12 CFR 252.5, or (ii) the banking organization's average weighted short-term wholesale funding is less than \$75 billion, in accordance [with](#) that term's definition in 12 CFR 252.2.

**Submission Summary**

<i>Reporter Description</i>	<i>Frequency<sup>4</sup></i>	<i>Timing of Submission</i>
<ul style="list-style-type: none"> <li>• U.S. firms that are identified as (i) Global systemically important bank holding companies; (ii) Category II banking organizations; or (iii) Category III banking organizations <del>and have with</del> average weighted short-term wholesale funding of \$75 billion or more.</li> <li>• FBOs that are identified as (i) Category II foreign banking organizations; or (ii) Category III foreign banking organizations with average weighted short-term wholesale funding of \$75 billion or more.</li> </ul>	Each Business Day	T+2
<ul style="list-style-type: none"> <li>• U.S. firms identified as Category III banking organizations <del>and have with</del> average weighted short-term wholesale funding of less than \$75 billion.</li> <li>• FBOs identified as Category III foreign banking organizations with average weighted short-term wholesale funding of less than \$75 billion.</li> </ul>	Monthly <sup>5</sup>	T+2
<ul style="list-style-type: none"> <li>• U.S. firms <del>that are</del> identified as Category IV banking organizations.</li> <li>• <del>FBOs</del> identified as Category IV foreign banking organizations.</li> <li>•</li> </ul>	Monthly <sup>6</sup>	T+10

<sup>4</sup> For U.S. bank holidays and weekends, no positions should be reported. For data reported by entities in international locations, if there is a local bank holiday, submit data for those entities using the data from the previous business day.

<sup>5</sup> Consistent with current supervisory authority and processes, during periods of stress the Federal Reserve may temporarily ~~request~~require 2052a liquidity data on a more frequent basis.

<sup>6</sup> Consistent with current supervisory authority and processes, during periods of stress the Federal Reserve may temporarily ~~request~~require 2052a liquidity data on a more frequent basis.

## What Must Be Reported

The data collection is grouped into three broad categories of data elements:

- Inflows
  - Inflows generally represent cash that the reporting entity is contractually owed and expects to receive from fully performing transactions, as well as the reporting firm's ability to generate cash from assets through repurchase agreements, sale, or by exercising other contractual rights.
- Outflows
  - Outflows generally represent cash obligations that the reporting entity contractually owes, as well as behavioral-based obligations that may give rise to additional cash obligations or increases in required funding, such as unanticipated draws on committed facilities or loss of funding from customer short positions.
- Supplemental
  - Supplemental refers to additional data elements that support the assessment of the reporting entity's funding and liquidity profile, ~~but do not otherwise meet the definition of inflows or outflows~~; including derivatives and collateral exposures, foreign exchange positions, informational data elements, and elements necessary to calculate and monitor a reporting firm's LRM Standards.

## **Field Definitions**

### **Reporting entity**

Report in this field the relevant entity name. The list of reportable entities is specific to each reporting firm (see Who Must Report). Coordinate entity naming conventions with the supervisory team.

- For products or exposures that span multiple reporting entities, allocate balances to each reporting entity in a manner consistent with internal risk management and reporting practices. For example, consolidated exposures, such as unfunded commitments to multinational entities, that are not normally attributed to a specific reporting entity may be allocated pro-rata to multiple reporting entities, provided that the allocation better represents the reporting firm's contingent funding profile and is consistent with internal risk management practices. Discuss with the supervisory team as necessary.

### **Currency**

The following firms may report all assets, liabilities, and other informational data elements in USD millions: U.S. firms that are identified as Category III banking organizations ~~and have with~~ average weighted short-term wholesale funding of less than \$75 billion; U.S. firms that are identified as Category IV banking organizations; FBOs that are identified as Category III foreign banking organizations ~~and have with~~ average weighted short-term wholesale funding of less than \$75 billion; and FBOs that are identified as Category IV foreign banking organizations ~~may report all assets, liabilities, and other informational data elements in USD millions.~~

For all other firms, each numerical field (e.g., [Market Value], [Maturity Amount], etc.) has an associated currency attribute, which should be used to identify the currency denomination of all assets, liabilities, and other informational data elements. All currency-denominated values should be reported in millions (e.g., U.S. dollar-denominated transactions in USD millions,



sterling--denominated transactions in GBP millions). Use the following currency codes: USD, EUR, GBP, CHF, JPY, AUD, and CAD.<sup>7</sup>

- For all other currencies, convert to USD according to the closing exchange rate (i.e., 6:30pm EST) on the as--of date (T) using the same currency conversion convention.

### Converted

Report this field as “True” if the data element values have been converted to USD--equivalent values.

### Product

Refer to the product definitions section for specific guidance on the classification of inflows, outflows, and supplemental items. Unless otherwise specified, do not report the same transaction more than one time for each reporting entity.

### Sub--Product

The sub--product field is used in conjunction with the product field to further differentiate similar data elements.

- The sub--product is only a required field for certain products.
- For a full listing of acceptable product and sub--product combinations, see Appendix II.

### Counterparty

*The following counterparty types are used across [all tables except the ~~Inflows Secured, Inflows Unsecured, Outflows Secured, Outflows Deposits, Outflows Wholesale~~Inflow-Assets, Supplemental-Informational, and ~~Outflows Other~~Comment tables.](#)<sup>8</sup> The definitions for these types should ~~be applied consistently across all tables where applicable, except align with the classification of the legal counterparty to a given exposure and not the counterparty’s ultimate parent; however two product-specific exceptions to this approach are detailed below~~ in the ~~case~~[definitions of the Debt Issuing SPE, which is treated differently in the ~~Outflows Other~~ table for certain products and Bank counterparty types.](#)*

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<sup>7</sup> U.S. Dollar (USD); Euro (EUR); Australian Dollar (AUD); Canadian Dollar (CAD); Swiss Franc (CHF); Pound Sterling (GBP); Japanese Yen (JPY).

<sup>8</sup> This listing does not include “Municipalities for VRDNs”, which is applicable only to O.O.5: Liquidity Facilities and is defined in that section.

- **Retail**

Refers to a counterparty who is a natural person. Retail includes a living or testamentary trust that is solely for the benefit of natural persons, does not have a corporate trustee, and terminates within 21 years and 10 months after the death of grantors or beneficiaries of the trust living on the effective date of the trust or within 25 years, if applicable under state law. Retail does not include other legal entities, sole proprietorships, or partnerships. Other legal entities, proprietorships and partnerships should be reported, as appropriate, in one of the sub-products as defined below.

- **Small Business**

Refers to entities managed as retail exposures that exhibit the same liquidity risk characteristics as retail customers. The total aggregate funding raised from these entities should not exceed \$1.5 million from the perspective of the consolidated reporting entity. Under circumstances where small business entities are affiliated, the \$1.5 million threshold should be assessed against the aggregate funding ~~or lending~~ exposures of the affiliated group.

- **Non-Financial Corporate**

Refers to commercial entities that are not owned by central governments, local governments or local authorities with revenue-raising powers, and that are non-financial in nature (i.e., do not meet the definition of [Pension Fund](#), [Bank](#), [Broker-Dealer](#), [Investment Company or Advisor](#), [Financial Market Utility](#), [Other Supervised Non-Bank Financial Entity](#), or [Other Financial Entity Non-Regulated Fund](#) as identified in the sections below).

- **Sovereign**

Refers to a central government or an agency, department or ministry.

- **Central Bank**

Refers to a bank responsible for implementing its jurisdiction's monetary policy.

- **Government Sponsored Entity (GSE)**

Refers to entities established or chartered by the Federal government to serve public purposes specified by the United States Congress, but whose debt obligations are not

explicitly guaranteed by the full faith and credit of the United States government.

- **Public Sector Entity (PSE)**

Refers to a state, local authority, or other governmental subdivision below the sovereign level.

- **Multilateral Development Bank (MDB)**

Refers to the International Bank for Reconstruction and Development, the Multilateral Investment Guarantee Agency, the International Finance Corporation, the Inter-American Development Bank, the Asian Development Bank, the African Development Bank, the European Bank for Reconstruction and Development, the European Investment Bank, the European Investment Fund, the Nordic Investment Bank, the Caribbean Development Bank, the Islamic Development Bank, the Council of Europe Development Bank, and any other entity that provides financing for national or regional development in which the U.S. government is a shareholder or contributing member or which the appropriate Federal banking agency determines poses comparable risk.

- **Other Supranational**

- International or regional organizations or subordinate or affiliated agencies thereof, created by treaty or convention between sovereign states that are not multilateral development banks, including the International Monetary Fund, the Bank for International Settlements, and the United Nations.

- **Pension Fund**

Refers to an employee benefit plan as defined in paragraphs (3) and (32) of section 3 of the Employee Retirement Income and Security Act of 1974 (29 U.S.C. 1001 et seq.), a “governmental plan” (as defined in 29 U.S.C. 1002(32)) that complies with the tax deferral qualification requirements provided in the Internal Revenue Code, or any similar employee benefit plan established under the laws of a foreign jurisdiction.

- **Bank**

- Refers to a depository institution; bank holding company or savings and loan holding company; foreign bank; credit union; industrial loan company, industrial bank, or other similar institution described in section 2 of the Bank Holding Company Act of 1956, as amended (12 U.S.C. 1841 et seq.); national bank, state member bank, or state non-member bank that is not a depository institution. This term does not include non-bank financial entities that have an affiliated banking entity, ~~bridge financial companies as defined except for exposures reported in 12 U.S.C. 5381(a)(3), or new depository institutions or bridge depository institutions as defined in 12 U.S.C. 1813(i).~~

- **Supervised Non-Bank Financial Entity**

~~(1) A company that the Financial Stability Oversight Council has determined~~ Outflows-Other table under ~~section 113 of the Dodd-Frank Act (12 U.S.C. 5323)~~ shall be supervised by the Board of Governors of the Federal Reserve System products O.O.4: Credit Facilities and ~~for which such determination is still in effect;~~

~~(2)~~ AO.O.5: Liquidity Facilities. Any company that is not a bank but is included in the organization chart of a bank holding company or savings and loan holding company on the Form FR Y-6, as listed in the hierarchy report of the bank holding company or savings and loan holding company produced by the National Information Center (NIC) Web site, must be designated as a Bank for products O.O.4 and O.O.5. This term does not include bridge financial companies as defined in 12 U.S.C. 5381(a)(3), or new depository institutions or bridge depository institutions as defined in 12 U.S.C. 1813(i). ~~provided that the top-tier depository institution holding company is subject to a minimum liquidity standard under 12 CFR part 249;~~

~~(3) An insurance company;~~

- ABroker-Dealer

Refers to a securities holding company as defined in section 618 of the Dodd-Frank Act (12 U.S.C. 1850a); broker or dealer registered with the SEC under section 15 of the Securities Exchange Act (15 U.S.C. 78o); futures commission merchant as defined in section 1a of the Commodity Exchange Act of 1936 (7 U.S.C. 1 et seq.); swap dealer as defined in section 1a of the Commodity Exchange Act (7 U.S.C. 1a); or security-based swap dealer as defined in section 3 of the Securities Exchange Act (15 U.S.C. 78c); or any company not domiciled in the United States (or a political subdivision thereof) that is supervised and regulated in a manner similar to these entities.

- Investment Company or Advisor

Refers to a person or company registered with the SEC under the Investment Company Act of 1940 (15 U.S.C. 80a-1 et seq.); a company registered with the SEC as an investment adviser under the Investment Advisers Act of 1940 (15 U.S.C. 80b-1 et seq.); or foreign equivalents of such persons or companies. An investment company or advisor does not include small business investment companies, as defined in section 102 of the Small Business Investment Act of 1958 (15 U.S.C. 661 et seq.).

- ~~(5)~~• Financial Market Utility

Refers to a designated financial market utility, as defined in section 803 of the Dodd-Frank Act (12 U.S.C. 5462); and any company not domiciled in the United States (or a political subdivision thereof) that is supervised and regulated in a similar manner.

~~(6) An investment advisor, registered with the SEC as an investment advisor under the Investment Advisers Act of 1940 (15 U.S.C. 80b-1 et seq.); and~~

- Other Supervised Non-Bank Financial Entity

(1) A company that the Financial Stability Oversight Council has determined under section 113 of the Dodd-Frank Act (12 U.S.C. 5323) shall be supervised by the Board of Governors of the Federal Reserve System and for which such determination is still in effect;

(2) A company that is not a bank, broker-dealer, investment company or advisor or financial market utility, but is included in the organization chart of a bank holding company or savings and loan holding company on the Form FR Y-6, as listed in the hierarchy report of the bank holding company or savings and loan holding company produced by the National Information Center (NIC) Web site;

(3) An insurance company; and

~~(7)~~(4) Any company not domiciled in the United States (or a political subdivision thereof) that is supervised and regulated in a manner similar to entities described in paragraphs (1) through (6) of this definition (e.g., a non-bank subsidiary of a foreign banking organization, foreign insurance company, foreign securities broker or dealer or foreign financial market utility), etc.).

~~(8)~~(5) A supervised non-bank financial entity does not include:

(i)a. U.S. government-sponsored enterprises;

~~(ii) Small business investment companies, as defined in section 102 of the Small Business Investment Act of 1958 (15 U.S.C. 661 et seq.);~~

~~(iii)~~**b.** Entities designated as Community Development Financial Institutions (CDFIs) under 12 U.S.C. 4701 et seq. and 12 CFR part 1805; or

~~(iv)~~**c.** Central banks, the Bank for International Settlements, the International Monetary Fund, or multilateral development banks.

• ~~Debt Issuing~~ **Special Purpose Entity (SPE**

• ~~)~~

Refers to an SPE<sup>9</sup> that issues or has issued commercial paper or securities (other than equity securities issued to a company of which the SPE is a consolidated subsidiary) to finance its purchases or operations. This counterparty type should only be used to identify stand-alone SPEs that issue debt and are not consolidated on an affiliated entity's balance sheet for purposes of financial reporting, except for exposures reported in the Outflows--Other table under products O.O.4: Credit Facilities and O.O.5: Liquidity Facilities. All debt issuing SPEs should be identified as Debt Issuing SPEs for products O.O.4 and O.O.5, regardless of whether they are consolidated by an affiliate for financial reporting.

• ~~Other Financial Entity~~

• ~~Refers to a person or company registered with the SEC under the Investment Company Act of 1940 (15 U.S.C. 80a-1 et seq.) or~~ **Non-Regulated Fund**

Refers to a hedge fund or private equity fund whose investment advisor is required to file SEC Form PF (Reporting Form for Investment Advisers to Private Funds and Certain Commodity Pool Operators and Commodity Trading Advisors), other than a small business investment company as defined in section 102 of the Small Business Investment Act of 1958 (15 U.S.C. 661 et seq.)).

• **Other**

Refers to any counterparty that does not fall into any of the above categories. Consult with your supervisory team before reporting balances using this counterparty type. [Use the comments table to](#)

<sup>9</sup> An SPE refers to a company organized for a specific purpose, the activities of which are significantly limited to those appropriate to accomplish a specific purpose, and the structure of which is intended to isolate the credit risk of the SPE.

[provide description of the counterparty on at least a monthly basis and in the event of a material change in reported values.](#)

### Collateral Class

Use the asset category table in Appendix III to identify the type of collateral for all relevant inflows, outflows, and informational items.

- For securities that have multiple credit risk profiles, report the transaction or asset based on the lowest quality.
- Use the [standardized](#) risk weightings as ~~derived for the reportings~~[specified under subpart D of Basel III risk-based capital, Regulation Q \(12 CFR part 217\).](#)
- Work with supervisory teams to address questions on the categorization of specific assets.

### Collateral Value

Refers to the fair value under GAAP of the referenced asset or pool of collateral, gross of any haircuts, according to the close-of-business marks on the as-of date. [For pledged loans that are accounted for on an accrual basis, report the most recent available fair valuation.](#)

### Maturity Bucket

Report the appropriate maturity time bucket value for each data element, based on the listing provided in Appendix IV.

- Report all information based on the contractual maturity of each data element.
  - [In general, report maturities based upon the actual settlement of cash flows. For example, if a payment is scheduled to occur on a weekend or bank holiday, but will not actually settle until the next good business day, the maturity bucket must correspond to the date on which the payment will actually settle.](#)
  - Do not report based on behavioral or projected assumptions.
- [“Day” buckets refer to the number of calendar days following the as-of date \(T\). For example, “Day 1” \(Calendar Day 1\) represents balances on T+1 \(maturing the next calendar day from T\).](#)
- Report ~~non-maturity~~ transactions and balances ~~(e.g., retail~~[that do not have a contractual maturity, but could be contractually realized on](#) demand [\(e.g., demand](#) deposits) as “Open”.

- ~~Outflows with embedded options that are exercisable at the investor's discretion should be reported at the earliest date the funds can be withdrawn by the investor.~~
- Inflows Report transactions and balances as "Perpetual" to the extent that they do not have a contractual maturity (or where the maturity is explicitly defined as perpetual), could not be contractually realized on demand or with notice at the inception of the transaction, and would not be subject to the maturity acceleration requirements of sections 31(a)(1)(i) or (iii) of the LRM Standards. For example, common equity included in regulatory capital should be reported with a [Maturity Bucket] value of "Perpetual".
- For transactions and balances with embedded optionality, report the maturity in accordance with sections 31(a)(1) and 31(a)(2) of the LRM Standards. For deferred tax liabilities, report the maturity in accordance with section 101(d) of the LRM Standards.
- ~~For transactions and balances with embedded options that are exercisable at the borrower's discretion should be reported at the latest date the funds can be paid by the borrower (internal and/or external).~~
- ~~Outflows with embedded options that are exercisable at the optionality that are executed between affiliated reporting entity's discretion should be reported at the earliest date the funds can be paid by the entities, where neither reporting entity. However, if the reporting entity has a call option on an outflow instrument described in section 31(a)(1)(iii) of the LCR Rule, then the original maturity can be used to determine the proper maturity bucket.~~
- ~~Inflows with embedded options that are exercisable at the reporting entity's discretion should be reported at is subject to the latest date~~ LRM Standards on a standalone basis, report the funds can be received by the reporting entity.
  - o For outflows with embedded options, if the option is subject to a contractually defined notice period, the reporting entity must determine maturity according to the earliest possible contractual maturity date regardless of the notice period. For inflows with embedded options, if the option is subject to a contractually defined notice period, the reporting entity must determine the latest possible contractual maturity date based on the borrower using the entire notice period date the transaction or balance could contractually be repaid.
- In the case of forward starting transactions with an open maturity, report the [Maturity Bucket] value equal to the [Forward Start Bucket] value until the forward start date arrives. Do not report the record with a [Maturity Bucket] value of "Open" until the forward starting leg actually settles.



- Report all executed transactions, including transactions that have traded but have not settled.
  - Do not report transactions that are anticipated, but have not yet been executed.
- Further guidance that is only relevant to specific products is provided in the product definitions section.

### Effective Maturity Bucket

*This field is only relevant for data elements in the Inflows--Assets, Inflows-Unsecured, Inflows-Secured ~~table~~, Supplemental-Derivatives & Collateral and Supplemental-Balance Sheet tables.*

Report a maturity time bucket value in this field for all Inflows--Secured data elements where the asset has been re-used to secure or otherwise settle another transaction or exposure.

- The effective maturity date must align with the remaining period of encumbrance, irrespective of the original maturity of the transaction or exposure.
- With respect to an asset pledged to a collateral swap, if the asset received in the collateral swap has been rehypothecated. ~~With respect to a transaction reported in the Inflows-Secured table, to the extent the transaction is secured by collateral that has been pledged in connection with either a secured funding to secure another transaction or collateral swap exchange, the effective maturity date is the later, in accordance with section 106(d)(2) of the stated LRM Standards, the effective~~ maturity date of the ~~secured lending on-balance sheet asset pledged to the collateral swap must align with the longer of the two encumbrances (i.e., either the maturity of the collateral swap, or the maturity of the~~ transaction, ~~or the maturity date of the secured funding transaction or collateral swap~~ to which the asset received in the collateral swap has been pledged).
- For transactions where the collateral received has been rehypothecated and delivered into a firm short position, report an effective maturity date of “Open”. Do not report an effective maturity date of “Open” if the collateral received has been delivered into any other type of transaction. Under circumstances where the collateral received via a secured lending transaction with an “Open” maturity date has been rehypothecated and

delivered into another transaction with an “Open” maturity date that is not a firm short position, report a “Day 1” value in the [Effective Maturity Bucket] field.

- For transactions where the collateral received is generally re-used throughout the day to satisfy intraday collateral requirements for access to payment, clearance and settlement systems, report a “Day 1” value in the [Effective Maturity Bucket] field.

**Maturity Amount**

Report the notional amount contractually due to be paid or received at maturity for each data element.

- All notional currency-denominated values should be reported in millions (e.g., U.S. dollar-denominated transactions in USD millions, sterling-denominated transactions in GBP millions).
- This amount represents the aggregate balance of trades, positions or accounts that share common data characteristics (i.e., common non-numerical field values). If the aggregate amount rounds to less than ten thousand currency units (i.e., 0.01 for this report), the record should not be reported.
  - Example: The banking entity has corporate customers with a total of \$2.25 billion in operational and non-operational deposits, of which:
    - \$1 billion is operational and fully FDIC insured with an open maturity;
    - \$500 million is non-operational uninsured with an open maturity; and
    - \$750 million is non-operational uninsured maturing on calendar day 5.
  - Table 1 below illustrates how the total operational and non-operational corporate deposit balance should be disaggregated and reported across these three distinct combinations of fields in the deposit table (O.D).

**Table 1 – Example: maturity amount aggregation**

O.D. fields:	Reporting Entity	Currency	Converted	RID	Product	SID	Sub-Product	Maturity Amount	Maturity Bucket	Collateral Class	Collateral Value	Insured	Trigger	Rehyp'd	Internal	Internal Counterparty
Sample 1:	BANK	USD	Ne	4	Operational	3	Non-financial corporate	1,000	Open			FDIC	N		N	
Sample 2:	BANK	USD	Ne	5	Non-operational	3	Non-financial corporate	500	Open			Uninsured	N		N	
Sample 3:	BANK	USD	Ne	5	Non-operational	3	Non-financial corporate	750	Day-5			Uninsured	N		N	

## FR 2052a Instructions

O.D fields:	Reporting Entity	Currency	Converted	PID	Product	Counterparty	Maturity Amount	Maturity Bucket	Insured	Trigger	Internal	Business Line
Example 1	BANK	USD	N	4	Operational Account Balances	Non-Financial Corporate	1,000	Open	FDIC	N	N	Commercial Banking
Example 2	BANK	USD	N	6	Non-Operational Account Balances	Non-Financial Corporate	500	Open	Uninsured	N	N	Commercial Banking
Example 3	BANK	USD	N	6	Non-Operational Account Balances	Non-Financial Corporate	750	Day 5	Uninsured	N	N	Commercial Banking

Note: the [G-SIB], [Maturity Optionality], [Collateral Class], [Collateral Value], [Rehypothecated] and [Internal Counterparty] fields are not required in these example records.

### Forward Start Bucket

This field is only relevant for data elements with a forward-starting leg (i.e., the trade settles at a future date). Report the appropriate maturity bucket for the forward-starting settlement date of each applicable data element, based on the maturity buckets provided in Appendix IV. See the Supplemental-Foreign Exchange table guidance in the product definitions section for further instruction on how to report forward-starting foreign exchange transactions.

### Forward Start Amount

This field is only relevant for data elements with a forward-starting leg. In conjunction with the forward start bucket, report the notional amount due to be paid or received on the opening trade settlement date of forward starting transactions. See the Supplemental-Foreign Exchange table guidance in the product definitions section for further instruction on how to report forward-starting foreign exchange transactions.

### Internal

This field is only relevant for data elements reporting transactions between FR 2052a reporting entities and designated internal counterparties (i.e., affiliated transactions). Flag all data elements representing these transactions with a “Yes” in this field. Affiliated transactions are defined as all transactions between the reporting entity and any other entity external to the reporting entity that falls under the “Scope of the Consolidated Entity” as defined in these instructions (e.g., branches, subsidiaries, affiliates, VIEs, and IBFs).

### Internal Counterparty

This field is only relevant for data elements reporting affiliated transactions. Report the internal counterparty for affiliated transactions referenced above in this field.

### Treasury Control

This field is only applicable to the [Inflows-Assets](#), [Inflows-Secured](#), [Inflows-Other](#), [Outflows-Secured](#) and [Inflows-Other](#) tables (however, the concept is also implicated for certain [Supplemental-Information products](#))-[Derivatives & Collateral tables](#). Use this field to flag (“Yes”) assets, or transactions secured by assets that meet the operational requirements for eligible HQLA in the [LCR Rule LRM Standards](#) other than the requirement to be unencumbered,

which addresses: the operational capability to monetize; policies that require control by the function of the bank charged with managing liquidity risk; policies and procedures that determine the composition; and not being client pool securities or designated to cover operational costs.

Do not set [Treasury Control]="Yes" in the Secured--Inflows table where the collateral received has been rehypothecated and pledged to secure a collateral swap where the collateral that must be returned at the maturity of the swap transaction does not qualify as HQLA per the FR 2052a Asset Category Table (Appendix III).

### Market Value

*This field is only applicable to the [Inflows-Assets](#), [Supplemental-Derivatives & Collateral](#), [Supplemental-LRM](#), [Supplemental-Balance sheet](#) and [Supplemental-Informational Items](#) tables.*

Report the fair value under GAAP for each applicable data element.

- [Report](#)In general, report values according to the close--of--business marks on the as--of date. [For loans that are accounted for on an accrual basis, report the most recent available fair valuation.](#)

### Lendable Value

*This field is only applicable to the [Inflows-Assets](#) table.* Report the lendable value of collateral for each applicable data element in the assets table.

- Lendable value is the value that the reporting entity could obtain for assets in secured funding markets after adjusting for haircuts due to factors such as liquidity, credit and market risks.

### Prime Brokerage

#### Business Line

*This field is applicable to [all tables except the Secured, Unsecured, Other, Wholesale, Informational Items, Supplemental-LRM and Foreign Exchange tables. Comments tables.](#) U.S. firms that are identified as Category I banking organizations are required to report this field.*

Use this field to ~~flag ("Yes") all data elements that relate specifically to~~designate the ~~prime brokerage or prime services~~business line responsible for or associated with all applicable exposures. Coordinate with the supervisory team to determine the appropriate representative values for this field.

- ~~Prime brokerage refers to a package of services offered by an entity whereby the entity, among other services, executes, clears, settles, and finances transactions entered into by the customer or a third party entity on behalf of the customer (such as an executing broker), and where the entity has a right to use or rehypothecate assets provided by the customer, including in connection with the extension of margin and other similar financing of the customer.~~

### Settlement

This field is only applicable to the [Inflows-Secured](#), [Outflows-Secured](#) and [Supplemental-Foreign Exchange tables](#). Use this field to identify the settlement mechanisms used for Secured and Foreign Exchange products.

- Products in the [secured tables](#) should be classified using the following flags:
  - ~~TRIPARTY~~[FICC](#): secured financing transactions that are cleared and novated to the Fixed Income Clearing Corporation (FICC)
  - [Triparty](#): secured financing transactions settled on the US-based tri-party platform, ~~excluding transactions that originate on the tri-party platform, but are novated to FICC (e.g., the General Collateral Finance repo service).~~
  - ~~OTHER~~[Other](#): secured financing transactions settled on other (e.g., non-US) third-party platforms ~~(includes transactions that are initiated bilaterally, but are subsequently cleared through a CCP)~~
  - ~~BILATERAL~~[Bilateral](#): secured financing transactions settled bilaterally ~~(excludes transactions that are initiated bilaterally, but subsequently cleared (e.g., FICC delivery-vs-payment transactions))~~
- Products in the [foreign exchange table](#) should be classified using the following flags:
  - [CLS](#): FX transactions centrally cleared via CLS
  - ~~OTHER~~[Other](#): FX transactions settled via other (non-CLS) central clearinghouses
  - ~~BILATERAL~~[Bilateral](#): FX transactions settled bilaterally

### Rehypothecated

This field is only applicable to the [Outflows-Secured](#) and [Outflows-Deposits tables](#). Use this field to flag (“Yes”) data elements representing transactions or accounts secured by collateral that has been rehypothecated. Transactions should not be flagged as rehypothecated if they have not yet settled.

### Unencumbered

This field is only applicable to the [Inflows-Secured table](#). Use this field to flag (“Yes”) secured transactions where the collateral received is held unencumbered in inventory and: (i) the assets

are free of legal, regulatory, contractual, or other restrictions on the ability of the reporting entity to monetize the assets; and (ii) the assets are not pledged, explicitly or implicitly, to secure or to provide credit enhancement to any transaction. Transactions should not be flagged as unencumbered if they have not yet settled. Do not flag secured transactions as unencumbered if the collateral received has been pre-positioned at a central bank or Federal Home Loan Bank (FHLB), as that collateral should also be reported under product I.A.2: Capacity.

### **Insured**

*This field is only applicable to the Outflows-Deposits table.* Use this field to identify balances that are fully insured by the FDIC or other foreign government-sponsored deposit insurance systems.

- **FDIC**



Refers to deposits fully insured by FDIC deposit insurance.

- **Other**



Refers to deposits that are fully insured by non-US local-jurisdiction government deposit insurance.

- **Uninsured**



Refers to deposits that are not fully insured by FDIC deposit insurance or other non-US local-jurisdiction government deposit insurance.

### **Trigger**

*This field is only applicable to the Outflows-Deposits table.* Use this field to flag (“Yes”) deposit accounts that include a provision requiring the deposit to be segregated or withdrawn in the event of a specific change or “trigger”, such as a change in a reporting entity’s credit rating.

**Risk Weight**

*This field is only applicable to the Inflows-Unsecured, Inflows-Secured and Supplemental-Balance Sheet tables.*

U.S. firms that are identified as Category IV banking organizations with average weighted short-term wholesale funding of less than \$50 billion and FBOs that are identified as Category IV foreign banking organizations with average weighted short-term wholesale funding of less than \$50 billion are not required to report on this field.

Use this field to designate the standardized risk weight of unsecured and secured lending transactions, as per 12 CFR §217 subpart D, along with any associated adjustments necessary to establish the balance sheet carrying value of these transactions.

**Collection Reference**

*This field is only applicable to the Supplemental-Balance Sheet table. Use this field to indicate the [Collection] (i.e., table) designation applicable to a reported adjustment. Adjustments should be designated using the following values: I.A., I.S, I.U, I.O, O.D, O.S, O.W., O.O and S.DC.*

**Product Reference**

*This field is only applicable to the Supplemental-Balance Sheet table. Use this field to indicate the [Product] designation applicable to the reported adjustment.*

**Sub-Product Reference**

*This field is only applicable to the Supplemental-Balance Sheet table. Use this field to indicate the [Sub-Product] designation applicable to the reported adjustment.*

**Netting Eligible**

*This field is only applicable to the Derivatives & Collateral table. Use this field to identify the balances of variation margin posted and received under S.DC.8 through S.DC.10 that are eligible for netting per the conditions referenced in section 107(f)(1) of the LRM Standards.*

**Encumbrance Type**

*This field is only applicable to the Inflows-Assets, Inflows-Unsecured, Inflows-Secured and Supplemental-Derivatives & Collateral tables. Use this field to categorize asset encumbrances according to the following types:*

- **Securities Financing Transaction**  
Refers to the encumbrance of assets to transactions reportable in the O.D., O.S and O.W tables, except for assets pledged to secure Covered Federal Reserve Facility Funding.
- **Derivative VM**  
Refers to the encumbrance of assets delivered to satisfy calls for variation margin in response to change in the value of derivative positions.
- **Derivative IM and DFC**  
Refers to the encumbrance of assets delivered to satisfy initial margin, default fund contributions or other comparable requirements, where the activity supported by these encumbrances includes derivatives.
- **Other IM and DFC**  
Refers to the encumbrance of assets delivered to satisfy initial margin, default fund contributions or other comparable requirements, where the activity supported by these encumbrances does not include derivatives.
- **Segregated for Customer Protection**



Refers to encumbrances due to the segregation of assets held to satisfy customer protection requirements (e.g., 15c3-3, CFTC residual interest and other customer money protection requirements).

- **Covered Federal Reserve Facility Funding**

Refers to encumbrance reportable using product O.S.6: Exceptional Central Bank Operations with a sub-product of Covered Federal Reserve Facility Funding.

- **Other**

Refers to all other types of encumbrance. Use the comments table to provide additional detail on the underlying type of encumbrance on at least a monthly basis and in the event of a material change in reported values.

### **Collateral Level**

This field is only applicable to the Supplemental-Derivatives & Collateral table. Use this field to differentiate the derivative asset and liability values (S.DC.1 and 2) and the balances of variation margin posted and received (S.DC.4 through 6) for all derivative contracts (e.g., based on the collateralization requirements stipulated in the contractual terms of a derivative's credit support annex (CSA)):

- **Uncollateralized**

Refers to derivative asset and liability values that do not require exchange of variation margin (i.e., the transactions or netting sets are not governed by a CSA or the applicable CSA does not require the out-of-the-money counterparty, based on current market values, to provide variation margin).

- **Undercollateralized**

Refers to derivative asset and liability values and any associated balances of variation margin posted and received where the value of margin exchanged is less than the derivative asset or liability value for the transaction or associated derivative transaction or qualifying master netting agreement netting set (e.g., due to thresholds or minimum transfer amounts).

- **Fully Collateralized**

Refers to derivative asset and liability values and any associated balances of variation margin posted and received where the value of margin exchanged is equal to the derivative asset or liability value for the transaction or associated derivative transaction or qualifying master netting agreement netting set. Derivative asset and liability values

may be considered “fully collateralized” to the extent there are short-term timing mismatches between margin calls and margin settlement that result in temporarily undercollateralized exposures or minimum transfer amounts are set at de minimus levels (e.g., \$1 million).

- **Overcollateralized**

Refers to derivative asset and liability values and the portion of variation margin posted and received where the value of margin exchanged is greater than the derivative asset or liability value for the transaction or associated derivative transaction or qualifying master netting agreement netting set. For variation margin posted and received, use this value to designate only the portion of margin that exceeds the derivative asset or liability value.

### **Accounting Designation**

This field is only applicable to the Inflows-Assets table. Use this field to identify the accounting designation applicable to each asset reported under products I.A.1: Unencumbered Assets and I.A.2: Capacity. Use the following values:

- **Available-for-Sale**
- **Held-to-Maturity**
- **Trading Asset**
- **Not Applicable:** For example, use this designation to the extent assets received via a secured lending transaction are reported under I.A.2: Capacity.

### **Loss Absorbency**

This field is only applicable to the Wholesale table.

U.S. firms that are identified as Category IV banking organizations with average weighted short-term wholesale funding of less than \$50 billion and FBOs that are identified as Category IV foreign banking organizations with average weighted short-term wholesale funding of less than \$50 billion are not required to report on this field.

Use this field to identify the extent to which instruments reported in the Outflows-Wholesale table qualify as capital or Total Loss Absorbing Capacity (TLAC) instruments under 12 CFR §217 Subpart C or 12 CFR §252 Subparts G and P, respectively. Use the following values:

- Capital
- TLAC

### **G-SIB**

*This field is applicable in all cases where the Counterparty field is populated.*

U.S. firms that are identified as Category I banking organizations are required to report this field.

Use this field to identify data elements where the underlying counterparty is a G-SIB according to the most recent list of G-SIBs published by the Financial Stability Board (FSB). Report in this field the G-SIB name, as it appears on the FSB list.

### **Maturity Optionality**

*This field is applicable to the Inflows-Secured, Inflows-Unsecured, Outflows-Deposits, Outflows-Secured and Outflows-Wholesale tables. Use this field to identify transactions with the following types of embedded optionality:*

- **Evergreen**  
Refers to transactions that require either or both parties to provide a minimum number of days' notice before the transaction can contractually mature.
- **Extendible**  
Refers to transactions that include options to extend the maturity beyond its originally scheduled date.
- **Accelerated-Counterparty**  
Refers to transactions where the counterparty holds an option to accelerate maturity (e.g., a liability with a put option), and the maturity is assumed to be accelerated as per the requirements for reporting of the [Maturity Bucket] field. Include transactions where the counterparty's exercise of the option would require the reporting entity's mutual consent.
- **Accelerated-Firm**  
Refers to transactions where the reporting entity holds an option to accelerate maturity (e.g., a liability with a call option), and the maturity is assumed to be accelerated as per the requirements for reporting of the [Maturity Bucket] field.

- **Not Accelerated**

Refers to all other transactions with embedded optionality that could accelerate the maturity of an instrument, but that maturity is not assumed to be accelerated as per the requirements for reporting of the [Maturity Bucket] field.

## Product Definitions

### I.A: Inflows--Assets

#### I.A.1: Unencumbered Assets

##### **I.A.1: Unencumbered Assets**

Refers to assets that are purchased/owned outright that are (i) free of legal, regulatory, contractual, or other restrictions on the ability of the reporting entity to monetize the assets; and (ii) not pledged, explicitly or implicitly, to secure or to provide credit enhancement to any transaction. Exclude all unencumbered assets that are pledged to a central bank or a U.S. government--sponsored enterprise that meet the specifications of, and should be reported under, product I.A.2: Capacity. Exclude transactions involving the purchase of securities that have been executed, but not yet settled as those transactions should be reported in lines I.A.5: Unsettled Asset Purchases or I.A.6: Forward Asset Purchases, depending on the timing of settlement. ~~If unencumbered assets have associated hedges (e.g., interest rate hedges), report the amounts payable by or receivable to the reporting institution if the hedge were to be terminated by close of business on the as-of date (T) in lines S.I.21: Unencumbered Asset Hedges -- Early Termination Outflows or S.I.22: Unencumbered Asset Hedges -- Early Termination Inflows, respectively. Any amounts due to the reporting institution with respect to the~~ Any amounts due to the reporting institution with respect to any associated hedges should not be added or subtracted from the fair value of the asset. Include unencumbered loans ~~held as available for sale or for trading purposes, and leases~~ and leases even though these loans and leases must also be reported under the appropriate Inflows--Unsecured and Inflows-Secured products. Do not exclude assets that are owned outright at a subsidiary of the reporting entity, but have been pledged to secure a transaction with another subsidiary of the reporting entity; to the extent these assets remain unencumbered.

##### **I.A.2: Capacity**

Refers to the available credit extended by central banks or GSEs that is secured by acceptable collateral, where (i) potential credit secured by the assets is not currently extended to the reporting entity or its consolidated subsidiaries; and (ii) the pledged assets are not required to support access to the payment services of a central bank. The amount of available capacity

should be reported net of any advances that have already been drawn upon or other forms of encumbrance (e.g., FHLB LOCs). The [Market Value] field should indicate the market value of collateral pledged, while the [Lendable Value] field should indicate the residual capacity available to draw against this collateral. For the purpose of reporting available capacity and encumbrance, under circumstances where draws are not assessed against specific individual assets, but rather the entire pool of collateral generally, assume that the lowest quality assets are encumbered first followed by higher quality assets (quality in terms of high-quality liquid asset categories under the [LCR Rule LRM Standards](#)). Include unencumbered loans, even though these loans must also be reported under the appropriate Inflows—Unsecured [and Inflows—Secured](#) products.

Use the [Sub—Product] field to identify the specific source of the capacity according to the following choices:

- FRB (Federal Reserve Bank)
- SNB (Swiss National Bank)
- BOE (Bank of England)
- ECB (European Central Bank)
- BOJ (Bank of Japan)
- RBA (Reserve Bank of Australia)
- BOC (Bank of Canada)
- OCB (Other Central Bank)
- FHLB (FHLB System)
- Other GSE

### **I.A.3: Unrestricted Reserve Balances**

Refers to reserve bank balances maintained at a Federal Reserve Bank, less the reserve balance requirement as defined in section 204.5(a)(1) of Regulation D (12 CFR 204.5(a)(1)), foreign withdrawable reserves maintained at other central banks, and Federal Reserve term deposits that are not held to satisfy reserve requirements.

Reserve Bank balances has the meaning set forth in the [LCR Rule LRM Standards](#). For those accounts that explicitly and contractually permit withdrawal upon demand prior to the expiration of the term or that may be pledged as collateral for term or automatically renewing overnight advances from the Federal Reserve Bank, report the [Maturity Bucket] value as “Open”. For other accounts, report the [Maturity Bucket] value that corresponds with the contractual maturity.

Foreign withdrawable reserves have the meaning set forth in the [LCR Rule LRM Standards](#).

Use the [Sub-Product] field to further identify the specific central bank account according to the following choices, or “~~Other Cash~~[Currency and Coin](#)” for currency and banknotes:

- FRB (Federal Reserve Bank)
- SNB (Swiss National Bank)
- BOE (Bank of England)
- ECB (European Central Bank)
- BOJ (Bank of Japan)
- RBA (Reserve Bank of Australia)
- BOC (Bank of Canada)
- OCB (Other Central Bank)
- ~~Other Cash~~[Currency and Coin](#)<sup>10</sup>

#### I.A.4: Restricted Reserve Balances

Refers to balances held at central banks that are not immediately withdrawable and currency and banknotes, including the reserve balances and term deposits that are held to satisfy reserve requirements.

Use the [Sub-Product] field to further identify the specific central bank account according to the following choices, or “~~Other Cash~~[Currency and Coin](#)” for currency and banknotes:

- FRB (Federal Reserve Bank)
- SNB (Swiss National Bank)
- BOE (Bank of England)
- ECB (European Central Bank)
- BOJ (Bank of Japan)
- RBA (Reserve Bank of Australia)
- BOC (Bank of Canada)
- OCB (Other Central Bank)
- ~~Other Cash~~
  - [Currency and Coin](#)<sup>8</sup>

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<sup>10</sup>~~The sub-product "Other Cash" should capture any cash items, such as vault cash in the US, which qualify to offset the reporting entity's reserve requirement, but are not reflected in the reporting entity's account balance at the relevant central bank. Report U.S. and foreign currency and coin owned and held in all offices of the consolidated holding company; currency and coin in transit to a Federal Reserve Bank or to any other depository institution for which the reporting holding company's subsidiaries have not yet received credit; and currency and coin in transit from a Federal Reserve Bank or from any other depository institution for which the accounts of the subsidiaries of the reporting holding company have already been charged.~~

### **I.A.5: Unsettled Asset Purchases**

Refers to transactions involving the purchase of securities that have been executed, but have not yet settled; and for which the settlement contractually occurs within the period of time (after the trade date) generally established by regulations or conventions in the marketplace or exchange in which the transaction is being executed (i.e., regular-way security trades). Use the [Forward Start Amount] and [Forward Start Bucket] fields to indicate the settlement amount and settlement date of the securities purchased. [Report failed settlements with a \[Forward Start Bucket\] value of “Open”.](#)

### **I.A.6: Forward Asset Purchases**

Refers to transactions involving the purchase of securities that have been executed, but not yet settled; and for which the settlement contractually occurs outside the period of time (after the trade date) generally established by regulations or conventions in the marketplace or exchange in which the transaction is being executed (i.e., not a regular-way security trade). Use the [Forward Start Amount] and [Forward Start Bucket] fields to indicate the settlement amount and settlement date of the securities purchased. These transactions must also be included in the calculation of products I.O.7: Net 30-day Derivative Receivables and O.O.20: Net 30-day Derivative Payables. [Report failed settlements with a \[Forward Start Bucket\] value of “Open”.](#)

### **I.A.7: Encumbered Assets**

[Refers to encumbered assets, of which the reporting entity is the beneficial owner \(i.e., the assets are represented on the accounting balance sheet\), that are not otherwise captured under other FR 2052a balance sheet products in the I.A, I.U or I.S tables.](#)

### **I.U: Inflows—Unsecured**

**General Guidance:** Report aggregated principal ~~and interest~~ cash inflows for all fully performing loans and placements. [Exclude non-performing loans \(i.e., 90 days past due or non-accrual\) which are reported in Supplemental-Balance Sheet table.](#) Do not make any assumptions about amortizations or pre-payments. If an amortizing loan is underwritten on a forward-starting basis, the amount reported in the [Forward Start Amount] field, representing the initial disbursement of the loan, should be split across all associated products and should match the corresponding maturity amount (i.e., the principal payment received for that period). For syndicated loans, only report the portion of the loan that is due to the reporting entity. Include



overdrafts as well as instruments classified as loans based on GAAP in this section. ~~Exclude assets that secure Covered Federal Reserve Facility Funding.~~

For all products, use the [Counterparty] field to further identify the type of borrower as one of the following:

- Retail
- ~~Small Business~~
- Small Business
- Non-Financial Corporate
- Sovereign
- Central Bank
- GSE
- PSE
- MDB
- Other Supranational
- ~~Sovereign~~
- ~~Central Bank~~
- ~~GSE~~
- ~~PSE~~
- ~~MDB~~
- ~~Other Supranational~~
  - Pension Fund
  - Bank
  - Broker-Dealer
  - Investment Company or Advisor
  - Financial Market Utility
  - Other Supervised Non-Bank Financial Entity
  - Debt Issuing SPE
- ~~Other Financial Entity~~
  - Non-Regulated Fund
  - Other

The following list defines the scope of products to be reported in the **Inflows—Unsecured** table:

**I.U.1: Onshore Placements**

Refers to unsecured placements of the domestic currency between eligible domestic institutions made in the wholesale inter-bank or inter-dealer broker market. (e.g., fed funds<sup>11</sup> sold, domestic sterling sold, domestic euro, domestic yen).

**I.U.2: Offshore Placements**

Refers to unsecured placements of the domestic currency outside of the onshore market, but still placed through the wholesale inter-bank or inter-dealer broker market (e.g., Eurodollars, EuroSterling, EuroYen, EuroEuro).

**I.U.3: Required ~~Nostro~~Operational Balances**

Refers to the minimum balances held at other financial counterparties necessary to maintain ongoing operational activities, such as clearing and settlement. These balances may not be mandated by the counterparty, but could include, for example, a minimum balance maintained by the reporting entity to avoid intraday or end-of-day overdraft fees.

**I.U.4: Excess ~~Nostro~~Operational Balances**

Refers to balances placed at other financial counterparties ~~in excess of what is necessary to maintain ongoing operational activities, not reported in I.U.3.Required Operational Balances.~~ If a reporting entity cannot reasonably identify excess balances, do not report any balance as excess and report the entire balance in I.U.3: Required ~~Nostro~~Operational Balances.

**I.U.5: Outstanding Draws on Unsecured Revolving Facilities**

Refers to the existing loan arising from the drawn portion of any unsecured revolving facility (e.g., a general working capital facility) extended by the reporting entity.

**I.U.6: Other Loans**

Refers to all other unsecured loans not otherwise included in I.U products. Include any subordinated lending to affiliates that do not fall within the reporting entity's scope of consolidation. Use the comments table to provide a general description of other loans included in this product on at least a monthly basis and in the event of a material change in reported values.

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<sup>11</sup> See <http://www.newyorkfed.org/aboutthefed/fedpoint/fed15.html> for definition. See: <http://www.newyorkfed.org/aboutthefed/fedpoint/fed15.html> for definition.

**I.U.7: Cash Items in the Process of Collection**

Refers to (1) checks or drafts in process of collection that are drawn on another depository institution (or a Federal Reserve Bank) and that are payable immediately upon presentation in the country where the covered company's office that is clearing or collecting the check or draft is located, including checks or drafts drawn on other institutions that have already been forwarded for collection but for which the reporting entity has not yet been given credit (known as cash letters), and checks or drafts on hand that will be presented for payment or forwarded for collection on the following business day; (2) government checks drawn on the Treasury of the United States or any other government agency that are payable immediately upon presentation and that are in process of collection; and (3) such other items in process of collection that are payable immediately upon presentation and that are customarily cleared or collected as cash items by depository institutions in the country where the covered company's office which is clearing or collecting the item is located.

**I.U.8: Short-Term Investments**

Refers to balances, including, but not limited to time deposits, that are held as short-term investments (e.g., reported in schedule HC-B on the FR Y-9C) at external financial counterparties.

**I.S: Inflows--Secured**

**General Guidance:** Report the contractual principal ~~and interest~~ payments to be received. Exclude non-performing loans (i.e., 90-days past due or non-accrual), which are instead reported in Supplemental-Balance Sheet table. Report the fair (market) value of the pledged securities using the Collateral Value field. Report on a gross basis; do not net borrowings against loans: unless the transactions contractually settle on a net basis. FIN 41 does not apply for this report. If an amortizing loan is underwritten on a forward-starting basis, the amount reported in the [Forward Start Amount] field, representing the initial disbursement of the loan, should be split across all associated products and should match the corresponding maturity amount (i.e., the principal payment received for that period). ~~Exclude assets that secure Covered Federal Reserve Facility Funding.~~

**Asset Category:** For transactions that allow for collateral agreement amendments, report the transaction based on the actual stock of collateral held as of the as--of date (T).

For all products, use the [Counterparty] field to further identify the type of borrower as one of the following:

- Retail
- Small Business
- ~~Small Business~~
- Non-Financial Corporate
- Sovereign
- Central Bank
- GSE
- PSE
- MDB
- Other Supranational
- ~~Sovereign~~
- ~~Central Bank~~
- ~~GSE~~
- ~~PSE~~
- ~~MDB~~
- ~~Other Supranational~~
- Pension Fund
- Bank
- Broker-Dealer
- Investment Company or Advisor
- Financial Market Utility
- Other Supervised Non-Bank Financial Entity
- Debt Issuing SPE
- Non-Regulated Fund
- ~~Other Financial Entity~~
- Other

The following is a list of products to be reported in the **Inflows--Secured** table:

**I.S.1: Reverse Repo**

Refers to all reverse repurchase agreements (including under Master Repurchase Agreement or Global Master Repurchase Agreements).

**I.S.2: Securities Borrowing**

Refers to all securities borrowing transactions (including under Master Securities Loan Agreements).

### I.S.3: Dollar Rolls

Refers to transactions using “To Be Announced” (TBA) contracts with the intent of providing financing for a specific security or pool of collateral. Report transactions where the reporting entity has agreed to buy the TBA contract and sell it back at a later date.

### I.S.4: Collateral Swaps

Refers to transactions where non-cash assets are exchanged (e.g., collateral upgrade/downgrade trades) at the inception<sup>12</sup> of the transaction, or a non-cash asset is borrowed and no collateral is posted (i.e., an unsecured borrowing of collateral), and the assets will be returned at a future date.

For collateral swaps where there is an exchange of non-cash assets, split the collateral swap into two separate borrowing and lending transactions and report in both the Inflows-Secured and Outflows-Secured tables. I.S.4 should reflect the borrowing leg of the transaction. Report the [Collateral Class] according to the assets received. Report the fair value under GAAP of the assets received in the [Collateral Value] field. Report the fair value under GAAP of the assets pledged in the [Maturity Amount] field. Use the [Sub-Product] field to identify the type of collateral pledged based on the asset categories defined in the [LCR Rule LRM Standards](#):

- Level 1 Pledged
- Level 2a Pledged
- Level 2b Pledged
- Non-HQLA Pledged
- [No Collateral Pledged](#)

For collateral swaps where a non-cash asset is borrowed, report the [Collateral Class] according to the assets received and report the fair value under GAAP of the assets received in the [Collateral Value] field.

### I.S.5: Margin Loans

Refers to credit provided to a client to fund a trading position, collateralized by the client’s cash or security holdings. Report margin loans on a gross basis; do not net client debits and credits.

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<sup>12</sup> Collateral swap transactions that are remargined with cash payments should continue to be reported under this product.

**I.S.6: Other Secured Loans (~~Re~~hypotheatable)**

Refers to all other secured lending that does not otherwise meet the definitions of the Inflows—Secured products listed above and is not drawn from a revolving facility, for which the collateral received is contractually rehypothecatable. Use the comments table to provide a general description of secured loans included in this product on at least a monthly basis and in the event of a material change in reported values.

**I.S.7: Outstanding Draws on Secured Revolving Facilities**

Refers to the existing loan arising from the drawn portion of a revolving facility (e.g., a general working capital facility) extended by the reporting entity, where the facility is secured by a lien on an asset or pool of assets.

**I.S.8: Other Secured Loans (~~Non~~—Rehypotheatable)**

Refers to all other secured lending that does not otherwise meet the definitions of the Inflows—Secured products listed above, for which the collateral received is not contractually rehypothecatable. Use the comments table to provide a general description of other loans included in this product on at least a monthly basis and in the event of a material change in reported values.

**I.S.9: Synthetic Customer Longs**

Refers to total return swaps booked in client accounts, where the reporting entity is economically short the underlying reference asset and the client is economically long. Use the [Maturity Bucket] to designate the latest date a transaction could be unwound or terminated after taking into account clients' contractual rights to delay termination. Use the [Collateral Class] field to designate the reference asset of the transaction. Use the following [Sub-Product] values to designate how the position is "funded" (i.e., hedged):

- Physical Long Position
  - Refers to transactions hedged with physical long positions. In the event the long position that has been encumbered to another transaction, use the [Effective Maturity Bucket] to indicate the period of the encumbrance. For long positions held unencumbered, set the [Unencumbered] flag to "Y".
- Synthetic Customer Short
  - Refers to transactions where the customer synthetic long is hedged with another customer's synthetic short position reported in O.S.9.
- Synthetic Firm Financing
  - Refers to transactions where the associated hedge meets the definition of O.S.10.
- Futures

- Refers to transactions hedged with futures contracts.
- Other
  - Refers to all other methods of hedging.
- Unhedged
  - Refers to positions that are not economically hedged with another instrument or transaction.

### **I.S.10: Synthetic Firm Sourcing**

Refers to total return swaps that are not booked in client accounts, where the reporting entity is economically short the underlying reference asset and the counterparty is economically long. Use the [Maturity Bucket] to designate the earliest date a transaction could be unwound or terminated. Use the [Collateral Class] field to designate the reference asset of the transaction. Use the following [Sub-Product] values to designate how the position is “covered” (i.e., hedged):

- Physical Long Position
  - Refers to transactions hedged with physical long positions. In the event the long position that has been encumbered to another transaction, use the [Effective Maturity Bucket] to indicate the period of the encumbrance. For long positions held unencumbered, set the [Unencumbered] flag to “Y”.
- Synthetic Customer Short
  - Refers to transactions hedged with a customer’s synthetic short position reported in O.S. 9.
- Synthetic Firm Financing
  - Refers to transactions where the associated hedge meets the definition of O.S.10.
- Futures
  - Refers to transactions hedged with futures contracts.
- Other
  - Refers to all other methods of hedging.
- Unhedged
  - Refers to positions that are not economically hedged with another instrument or transaction.

### **I.O: Inflows--Other**

### **I.O.1: Derivatives** ~~Derivative~~ Receivables

Refers to the maturing incoming cash flows related to **uncollateralized derivatives** (e.g., interest rate, equity, commodity, and option premiums). Report contractually known receivables for fixed and floating rate payables. If a floating rate has not been set, report the undiscounted anticipated cash flow by maturity. Do not include brokerage commission fees, exchange fees, or cash flows from unexercised in-the-money options. Netting receivables and payables by counterparty and maturity date is allowed if a valid netting agreement is in place, allowing for the net settlement of contractual flows. Do not include receivables related to the exchange of principal amounts for foreign exchange transactions, as these should be reported in the Supplemental-Foreign Exchange table under products S.FX.1 through S.FX.3.

### **I.O.2: Collateral Called for Receipt**

Refers to the fair value under GAAP of collateral due to the reporting entity as of date T (the collateral flow). This product does not represent the entire stock of collateral held, ~~which should be reported in S.I.2: Initial Margin Received or S.I.4: Variation Margin Received.~~ Collateral calls should be related to outstanding **collateralized** contracts which include but are not limited to derivative transactions with bilateral counterparties, central counterparties, or exchanges. Use the Maturity Bucket field to identify the expected settlement date. For collateral calls with same-day settlement (i.e., the collateral is both called and received on date T), report using the “Open” value in the Maturity Bucket field. If the settlement date or [Maturity Bucket] is unknown, then exclude the transaction from the data collection. If the [Currency] or [Collateral Class] is unknown then default to [Currency] = “USD” and [Collateral Class] = “Z-1” (i.e., the asset category for “all other assets”).

### **I.O.3: TBA Sales**

Refers to all sales of TBA contracts for market making or liquidity providing. Do not include TBA sales which are part of a Dollar Roll, as defined under products I.S.3 or O.S.3.

### **I.O.4: Undrawn Committed Facilities Purchased**

Refers to legally binding agreements that provide the reporting entity with the ability to draw funds at a future date. Report only facilities that are committed, as defined in the [LCR Rule LRM Standards](#).

### **I.O.5: Lock-up Balance**

Refers to inflows related to broker-dealer segregated accounts, as set forth in the [LCR Rule LRM Standards](#). The I.O.[Maturity Bucket] value must reflect the date of the next scheduled calculation of the amount required under applicable legal requirements for the protection of



customer assets with respect to each broker-dealer segregated account, in accordance with the reporting entity's normal frequency of recalculating such requirements.

#### **I.O.6: Interest and Dividends Receivable**

Refers to contractual interest and dividend payments receivable on securities and loans and leases owned by the reporting entity, ~~except for amortizing products for which the principal and interest amounts cannot be readily separated.~~ Do not include receivables related to unsecured derivative transactions, which should be reported under product I.O.1: Derivatives Receivables and included in the calculation of I.O.7: Net 30-day Derivative Receivables. ~~Do not include interest receivable on loans, which should be aggregated and reported under the appropriate I.U or I.S product.~~ Use the [Treasury Control] field to identify payments receivable related to securities that are similarly flagged in the Inflows-Assets table. For all interest and dividend payments reported, indicate the corresponding collateral class in the [Collateral Class] field. For interest on loans and leases, use the [Counterparty] field to designate the payer of the interest. Under circumstances where the interest and dividend payments receivable are uncertain (e.g. ~~an indexed,~~ a floating rate payment has not yet been set), forecast receivables for a minimum of 30 calendar days beyond the as-of date (T). Exclude interest and dividends receivable on assets securing Covered Federal Reserve Facility Funding.

#### **I.O.7: Net 30-Day Derivative Receivables**

Refers to the net derivative cash inflow amount, as set forth in the ~~LCR Rule~~ LRM Standards.

#### **I.O.8: Principal Payments Receivable on Unencumbered Investment Securities**

Refers to contractual principal payments receivable on reporting entity-owned investment securities. For amortizing products for which the principal and interest amounts cannot be readily separated, report aggregated principal and interest cash inflows, and do not report the interest under I.O.6: Interest and Dividends Receivable. For other products, report the contractual principal cash payment to be received, excluding interest payments, which should be reported under product I.O.6: Interest and Dividends Receivable. Do not include principal payments receivable on loans ~~held as investments~~ and leases, which should be reported separately under the appropriate product in the Inflows-Unsecured ~~table~~ or Inflows-Secured tables. Do not include principal payments receivable on securities that are currently encumbered. Use the [Treasury Control] field to identify payments receivable related to securities that are similarly flagged in the Inflows-Assets table. For all principal payments reported, indicate the corresponding collateral class in the [Collateral Class] field. Under circumstances where the principal payments receivable are uncertain (e.g. ~~an index-linked~~

structured note, where the payout has not yet been determined), forecast receivables for a ~~minimum of~~ 30 calendar days beyond the as-of date (T).

### **I.O.9: Other Cash Inflows**

Refers to other contractual cash inflows that do not adhere to the definitions of the products outlined above. Contact the supervisory team to determine if the associated cash flow should be reported. Use the comments table to provide a general description of other cash inflows included in this product on at least a monthly basis and in the event of a material change in reported values.

### **O.W: Outflows--Wholesale**

#### ***Conduit and Asset-Backed Funding***

**General Guidance:** For products that typically make use of conduits or SPEs to finance assets for which the reporting entity retains the beneficial interest, use the [Maturity Amount] field to report the contractual liabilities of the conduits based on the remaining maturity of the issuance. ~~Do not record~~ Use the ~~book or~~ [Collateral Class] and [Collateral Value] fields to identify the types and fair value of the assets in asset(s) underlying the ~~conduit~~ issuance. For debt instruments issued at a discount, report the final maturity obligation under the [Maturity Amount] field, which will effectively include interest accrued over the term of the instrument. ~~Report~~ and not under product O.O.19 Interest & Dividends Payable. For all other periodic interest payments, report those under product O.O.19 Interest & Dividends Payable.

For non-tradable products (e.g., O.W.9, O.W.10, O.W.17 and O.W.18), use the [Counterparty] field to further identify the type of creditor according to the following:

- Retail
- Small Business
- Non-Financial Corporate
- Sovereign
- Central Bank
- GSE
- PSE
- MDB
- Other Supranational

- [Pension Fund](#)
- [Bank](#)
- [Broker-Dealer](#)
- [Investment Company or Advisor](#)
- [Financial Market Utility](#)
- [Other Supervised Non-Bank Financial Entity](#)
- [Debt Issuing SPE](#)
- [Non-Regulated Fund](#)
- [Other](#)

**Reporting Entity:** In most cases, conduits should be reported as if “on-balance sheet” at one of the designated reporting entities (e.g., bank) and the “consolidated” reporting entity, specifically if the entity is consolidated under GAAP. Therefore, if the reporting entity uses a repurchase agreement to facilitate the transfer of assets to or from this conduit, this repo agreement should not be reported in any section of this report in order to avoid double counting.

If the issuance requires an additional guarantee or line of support, only report the line of support if the issuance and corresponding line of support reside in two distinct legal entities. Lines of support for SPEs should be reported in the Outflows-Other table according to the appropriate product instructions. For consolidated entity reporting purposes, only report the conduit issuance and do not include the line of support to avoid double counting.

~~If the reporting entity issues a new product that makes use of a conduit which is not defined below, please notify the supervisory team and report the balances as O.W.7: Other Asset-Backed Financing in the Outflows-Wholesale table.~~

The following list outlines the products that typically make use of conduits or SPVs to be reported in the **Outflows-Wholesale** table:

**O.W.1: Asset-Backed Commercial Paper (ABCP) Single-Seller**

**O.W.2: Asset-Backed Commercial Paper (ABCP) Multi-Seller**

**O.W.3: Collateralized Commercial Paper**

**O.W.4: Asset-Backed Securities (ABS)**

**O.W.5: Covered Bonds**

**O.W.6: Tender Option Bonds**

**O.W.7: Other Asset-Backed Financing**

Refers to (i) all other asset-backed financing arrangements that make use of conduits; and (ii) all other issuances backed by a lien on an underlying asset or pool of collateral where rights of rehypothecation over the collateral are not conferred to the investor or counterparty.

### ***Unsecured Funding***

**General Guidance:** For products that generate unsecured funding, report the contractual liabilities based on the remaining maturity of the issuance. Do not record book/fair value. To the extent that the interest payable on structured instruments is realized through increases or decreases in the principal balance, this interest/return should be aggregated with the principal maturity amount of the associated product. For debt instruments issued at a discount (e.g., commercial paper), report the final maturity obligation under the [Maturity Amount] field, ~~which will effectively include interest accrued over the term of the instrument. Report~~ and not under product O.O.19: Interest & Dividends Payable. For all other periodic interest payments report those under product O.O.19 Interest & Dividends Payable.

~~If the reporting entity issues a new unsecured product to generate funding that is not outlined in the list below, please notify the supervisory team and report the balances in O.W.19: Other Unsecured Financing.~~

The following list outlines the unsecured products to be reported in the **Outflows-Wholesale** table:

**O.W.8: Commercial Paper**

**O.W.9: Onshore Borrowing**

Refers to unsecured borrowing of the domestic currency between eligible domestic institutions made in the wholesale inter\_bank or inter\_dealer broker market. (e.g., fed funds<sup>13</sup> purchased, domestic sterling purchased, domestic euro, domestic yen).

Onshore borrowing must satisfy the following criteria: (1) the currency denomination of the transaction is matched with the jurisdiction in which the transaction is booked; and (2) the transacting entities (i.e., the legal entities party to the transaction) are both domiciled in the same jurisdiction.

Use the O.W.[Counterparty] field to further identify the type of lender according to the following choices:

- Non Financial Corporate
  - Sovereign
  - Central Bank
  - GSE
  - PSE
  - MDB
  - Other Supranational
- Bank
- Supervised Non Bank Financial Entity
  - Debt Issuing SPE
- Other Financial Entity
  - Other

**O.W.10: Offshore Borrowing**

Refers to unsecured borrowing of the domestic currency outside of the onshore market, but still placed through the inter\_bank or inter\_dealer broker market (e.g., Eurodollars, EuroSterling, EuroYen, EuroEuro).

Use the O.W.[Counterparty] field to further identify the type of lender according to the

<sup>13</sup> For FRBNY definition, see:

<http://www.newyorkfed.org/aboutthefed/fedpoint/fed15.html><http://www.newyorkfed.org/aboutthefed/fedpoint/fed15.html>

following choices:

- ~~Non-Financial Corporate~~
  - ~~Sovereign~~
  - ~~Central Bank~~
  - ~~GSE~~
  - ~~PSE~~
  - ~~MDB~~
  - ~~Other Supranational~~
- Bank
- Supervised Non-Bank Financial Entity
  - ~~Debt Issuing SPE~~
- Other Financial Entity
  - ~~Other~~

**O.W.11: Unstructured Long Term Debt**

Refers to debt issuances with original maturity greater than one year, including plain vanilla floating rate notes linked to [standard interest rate](#) indexes ~~like LIBOR or Fed Funds Effective~~ and plain vanilla benchmark issuances with standard embedded options (i.e., call/put). Include instruments classified as long-term debt under GAAP. Include subordinated debt issued to affiliates that fall outside the reporting entity's scope of consolidation. Do not include perpetual preferred stock.

**O.W.12: Structured Long Term Debt**

Refers to debt instruments with original maturity greater than one year whose principal or interest payments are linked to an underlying asset (e.g., commodity linked notes, equity linked notes, reverse convertible notes, currency linked notes). Include instruments classified as long term debt under GAAP accounting rules that also meet the structured description set forth in this product. Do not include perpetual preferred stock.

**O.W.13: Government Supported Debt**

Refers to debt issuances with an explicit guarantee from a sovereign entity or central bank (e.g., TLGP).

**O.W.14: Unsecured Notes**

Refers to issuances of unsecured debt with original maturities less than a year, including promissory notes and bank notes, but excluding the other forms of unsecured financing defined elsewhere, and excluding all deposits as defined in the [Outflows-Deposits](#) section.

**O.W.15: Structured Notes**

Refers to debt instruments with original maturity less than one year whose principal or interest payments are linked to an underlying asset (e.g., commodity linked notes, equity linked notes, reverse convertible notes, currency linked notes).

**O.W.16: Wholesale CDs**

Refers to certificates of deposits greater than \$250,000 issued to counterparties that are not Retail or Small Business where the ~~certificate~~certificates of ~~deposits~~deposit are tradable, negotiable, and typically settle at DTCC.

**O.W.17: Draws on Committed Lines**

Refers to the outstanding amount of funds borrowed or drawn from a committed facility provided by another institution.

**O.W.18: Free Credits**

Refers to liabilities of a broker or dealer to customers, excluding payables related to customer short positions. Do not net against Lock-up Balances.

**O.W.19: Other Unsecured Financing**

Refers to other forms of unsecured financing that are not captured above. Notify the supervisory team of products reported in this category. Use the comments table to provide a general description of other unsecured financing included in this product on at least a monthly basis and in the event of a material change in reported values.

**O.S: Outflows--Secured**

**General Guidance:** For all products outlined in this table, report the contractual principal cash payment to be paid at maturity, excluding interest payments (which should be reported under product O.O.19, using the Maturity Amount field). Report the fair value under GAAP of the pledged securities using the Collateral Value field. Report on a gross basis; do not net borrowings against loans. FIN 41 does not apply for this report.

For collateral class, report the type of collateral financed according to the Asset Category Table (Appendix III). For transactions that allow for collateral agreement amendments, report the transaction based on the collateral pledged as of date T.

Use the [O.S.1](#) [Counterparty] field to indicate the type of counterparty for each data element:

- Retail
- Small Business
- Non-Financial Corporate
- Sovereign
- Central Bank
- GSE
- PSE
- MDB
- Other Supranational
- [Pension Fund](#)
- Bank
- [Broker-Dealer](#)
- [Investment Company or Advisor](#)
- [Financial Market Utility](#)
- [Other](#) Supervised Non-Bank Financial Entity
- [Debt Issuing SPE](#)
- ~~[Debt Issuing SPE](#)~~
- ~~[Other Financial Entity](#)~~
- [Non-Regulated Fund](#)
- Other

The following is a list of product transactions to be reported in the **Outflows-Secured** table:

### [O.S.1: Repo](#)

Refers to all repurchase agreements (including under Master Repurchase Agreements or Global Master Repurchase Agreements).

### [O.S.2: Securities Lending](#)

Refers to all securities lending transactions (including under Master Securities Loan Agreements).

### [O.S.3: Dollar Rolls](#)

Refers to transactions using TBA contracts with the intent of financing a security or pool of collateral. Report transactions where the reporting entity has agreed to sell the TBA contract and buy it back at a later date.



#### O.S.4: Collateral Swaps

Refers to transactions where non-cash assets are exchanged (e.g., collateral upgrade/downgrade trades) at the inception<sup>14</sup> of the transaction, or a non-cash asset is lent and no collateral is received (i.e., an unsecured loan of collateral), and the assets will be returned at a future date.

For collateral swaps where non-cash assets are exchanged, split the collateral swap into two separate lending and borrowing transactions and report in both the Outflows-Secured and Inflows-Secured tables. O.S.4 should be reported based on the collateral pledged. Report the [Collateral Class] according to the assets pledged. Report the fair value of these assets pledged in the [Collateral Value] field. Report the fair value of assets received in the [Maturity Amount] field. Use the [Sub-Product] field to identify the type of collateral received based on the asset categories defined in the [LCR Rule LRM Standards](#):

- Level 1 Received
- Level 2a Received
- Level 2b Received
- Non-HQLA Received
- [No Collateral Received](#)

For collateral swaps where a non-cash asset is lent, report the [Collateral Class] according to the assets pledged and report the fair value of these assets pledged in the [Collateral Value] field.

#### O.S.5: FHLB Advances

Refers to outstanding secured funding sourced from the FHLBs. The amount borrowed and the fair value of collateral pledged to secure the borrowing should not be included under product I.A.2: Capacity with [\[Counterparty\] field set to "GSE"](#).

#### O.S.6: Exceptional Central Bank Operations

Refers to outstanding secured funding from central banks for exceptional central bank operations. Do not include transactions related to normal open market operations, which should be reported based on the transaction type (e.g., O.S.1: Repo) with the [Counterparty]

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<sup>14</sup> Collateral swap transactions that are remargined with cash payments should continue to be reported under this product.

field set to “Central Bank”. The amount borrowed and the fair value of collateral pledged to secure the borrowing should not be included under product I.A.2: Capacity.

Use the O.S.[Sub-Product] field to further identify the specific source of secured funding provided according to the following groupings:

- FRB (Federal Reserve Bank)<sup>45</sup>
- SNB (Swiss National Bank)
- BOE (Bank of England)
- ECB (European Central Bank)
- BOJ (Bank of Japan)
- RBA (Reserve Bank of Australia)
- BOC (Bank of Canada)
- OCB (Other Central Bank)
- FRFF (Covered Federal Reserve Facility Funding)

#### O.S.7: Customer Shorts

Refers to a transaction where the reporting entity’s customer sells a physical security it does not own, and the entity subsequently obtains the same security from an internal or external source to make delivery into the sale. External refers to a transaction with a counterparty that falls outside the scope of consolidation for the reporting entity. Internal refers to securities sourced from within the scope of consolidation of the reporting entity.

Use the O.S.[Sub-Product] field to further identify the appropriate source for delivery into the sale according to the following categories:

- External Cash TransactionTransactions
  - Refers to securities sourced through a securities borrowing, reverse repo, or like transaction in exchange for cash collateral.
- External Non-Cash TransactionTransactions
  - Refers to securities sourced through a collateral swap or like transaction in exchange for non-cash collateral.
- Firm Longs
  - Refers to securities sourced internally from the reporting entity’s own inventory of collateral where the sale does not coincide with an offsetting performance-based swap derivative.

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<sup>45</sup>~~Excludes Covered Federal Reserve Facility Funding.~~

- ~~Customer Longs~~
  - ~~Refers to securities sourced internally from collateral held in customer accounts at the reporting entity.~~
- FirmCustomer Longs with an Associated Derivative
  - ~~Refers to transactions that generate funding for collateral owned by the reporting entity through a short sale coinciding with a performance-based swap derivative. The short sale is the effective source of funds for the firm long, which serves as a hedge against the underlying market exposure of the performance-based swap derivative. Report the maturity date of the associated derivative in the [Maturity Bucket] field.~~
  - Refers to securities sourced internally from collateral held in customer accounts at the reporting entity.
- Unsettled (Regular Way)
  - Refers to sales that meet the definition of regular-way securities trades under GAAP, that have been executed, but not yet settled and therefore have not been covered. Use the [Forward Start Amount] and [Forward Start Bucket] fields to indicate the settlement amount and settlement date of the securities sold. Report failed settlements with a [Forward Start Bucket] value of "Open".
- Unsettled (Forward)
  - Refers to sales that do not meet the definition of regular-way securities trades, that have been executed, but not yet settled and therefore have not been covered. Use the [Forward Start Amount] and [Forward Start Bucket] fields to indicate the settlement amount and settlement date of the securities sold. Report failed settlements with a [Forward Start Bucket] value of "Open".

Note that the [Sub-Product] designation may differ between the Consolidated Firm reporting entity and a subsidiary reporting entity if the collateral delivered into the short is sourced from, for example, an affiliate's long inventory. For the subsidiary reporting entity, collateral sourced from an affiliate should be represented as sourced from an external transaction; however for the consolidated firm, this would be represented as sourced from a "Firm Long" position.

#### O.S.8: Firm Shorts

Refers to a transaction where the reporting entity sells a security it does not own, and the entity subsequently obtains the same security from an internal or external source to make delivery into the sale. External refers to a transaction with a counterparty that falls outside the

scope of consolidation for the reporting entity. Internal refers to securities sourced from within the scope of consolidation of the reporting entity.

Use the [O-S-\[Sub-Product\]](#) field to further identify the appropriate source for delivery into the sale according to the following categories:

- External Cash [TransactionTransactions](#)
  - Refers to securities sourced through a securities borrowing, reverse repo, or like transaction in exchange for cash collateral.
  - ~~▪ Refers to securities sourced through a securities borrowing, reverse repo, or like transaction in exchange for cash collateral.~~
- External Non-Cash [TransactionTransactions](#)
  - Refers to securities sourced through a collateral swap or like transaction in exchange for non-cash collateral.
- Firm Longs
  - Refers to securities sourced internally from the reporting entity’s own inventory of collateral where the sale does not coincide with an offsetting performance-based swap derivative.
- [Customer Longs](#)
  - Refers to securities sourced internally from collateral held in customer accounts at the reporting entity.
- ~~• [Customer Longs](#)
  - Refers to securities sourced internally from collateral held in customer accounts at the reporting entity.~~
- ~~• [Firm Longs with an Associated Derivative](#)
  - Refers to transactions to generate funding for collateral owned by the reporting entity with a short sale coinciding with a performance-based swap derivative. The short sale is the effective source of funds and the derivative enables the reporting entity to retain the underlying market exposure. Report the maturity date of the associated derivative in the [Maturity Bucket] field.~~
- Unsettled (Regular Way)
  - Refers to sales that meet the definition of regular-way securities trades under GAAP, that have been executed, but not yet settled and therefore have not been covered. Use the [Forward Start Amount] and [Forward Start Bucket] fields to indicate the settlement amount and settlement date of the securities sold. Report failed settlements with a [Forward Start Bucket] value of “Open”.

- Unsettled (Forward)
  - Refers to sales that do not meet the definition of regular-way securities trades, that have been executed, but not yet settled and therefore have not been covered. These transactions should also be included in the calculation of products I.O.7: Net 30-day Derivative Receivables and O.O.20: Net 30-day Derivative Payables. Use the [Forward Start Amount] and [Forward Start Bucket] fields to indicate the settlement amount and settlement date of the securities sold. Report failed settlements with a [Forward Start Bucket] value of “Open”.

Note that the [Sub-Product] designation may differ between the Consolidated Firm reporting entity and a subsidiary reporting entity if the collateral delivered into the short is sourced from, for example, an affiliate’s long inventory. For the subsidiary reporting entity, collateral sourced from an affiliate should be represented as sourced from an external transaction; however for the consolidated firm, this would be represented as sourced from a “Firm Long” position.

**O.S.9: Synthetic Customer Shorts**

Refers to total return swaps booked in client accounts, where the reporting entity is economically long the underlying reference asset and the client is economically short. Use the [Maturity Bucket] to designate the earliest date a transaction could be unwound or terminated. Use the [Collateral Class] field to designate the reference asset of the transaction. Use the following [Sub-Product] values to designate how the position is “covered” (i.e., hedged):

- Firm Short
  - Refers to transactions where the associated hedge is a short sale by the reporting entity of the physical security (i.e., transactions reportable under O.S.8, excluding those with a [Sub-Product] of “Firm Longs”.
- Synthetic Customer Long
  - Refers to transactions where the customer synthetic short is hedged with another customer’s synthetic long position reported in I.S.9.
- Synthetic Firm Sourcing
  - Refers to transactions where the associated hedge meets the definition of I.S.10.
- Futures
  - Refers to transactions hedged with futures contracts.
- Other
  - Refers to all other methods of hedging.
- Unhedged
  - Refers to positions that are not economically hedged with another instrument or transaction.

**O.S.10: Synthetic Firm Financing**

Refers to a total return swaps that are not booked in client accounts, where the reporting entity is economically long the underlying reference asset and the counterparty is economically short. Use the [Maturity Bucket] to designate the earliest date a transaction could be unwound or terminated. Use the [Collateral Class] field to designate the reference asset of the transaction. Use the following [Sub-Product] values to designate how the position is “covered” (i.e., hedged):

- Firm Short
  - Refers to transactions where the associated hedge is a short sale by the reporting entity of the physical security (i.e., transactions reportable under O.S.8, excluding those with a [Sub-Product] of “Firm Longs”.
- Synthetic Customer Long
  - Refers to transactions hedged with a customer’s synthetic long position reported in I.S. 9.
- Synthetic Firm Sourcing
  - Refers to transactions where the associated hedge meets the definition of I.S.10.
- Futures
  - Refers to transactions hedged with futures contracts.
- Other
  - Refers to all other methods of hedging.
- Unhedged
  - Refers to positions that are not economically hedged with another instrument or transaction.

**O.S.11: Other Secured Financing Transactions**

Refers to all other secured financing transactions that do not otherwise meet the definitions of Outflows–Secured products listed above, and for which rehypothecation rights over the collateral pledged are conferred to the reporting entity’s counterparty. Use the comments table to provide a general description of other secured financing transactions included in this product on at least a monthly basis and in the event of a material change in reported values.

**O.D: Outflows–Deposits**

**Collateralized Deposits** has the same meaning as it does under the ~~LCR Rule~~LRM Standards.

For collateralized deposits, report the type of collateral using the [O.D.\[Collateral Class\]](#) field using the asset categories listed in the Asset Category Table (Appendix III). Report the fair value of collateral held against these deposits using the [O.D.\[Collateral Value\]](#) field.

**Insured Deposits:** Use the [O.D.\[Insured\]](#) field to distinguish between balances that are FDIC-insured, foreign deposits insured by a non-US local jurisdiction government insurance system, and uninsured deposits as described in the field definitions section.

- FDIC
- ~~Other~~
- Other
- Uninsured
- 

**Instructions on reporting by counterparty:** Deposit products must be reported by the type of counterparty that made the deposit. Certain deposit products apply only to a subset of counterparty types. The lists of reportable counterparty types are identified by product in the following section.

~~For O.D.1 transactional accounts, O.D.2 non-transactional relationship accounts, and O.D.3 non-transactional non-relationship accounts, use the O.D.[Counterparty] field to distinguish deposit accounts according to the counterparty types below:~~

- ~~Retail~~
- ~~Small Business~~
- Retail
- Small Business

~~For O.D.4 operational accounts and O.D.5 non-operational accounts use the O.D.[Counterparty] field to distinguish deposit accounts according to the counterparty types below:~~

- Non-Financial Corporate
- Sovereign
- Central Bank
- GSE
- PSE
- MDB
- Other Supranational
- Pension Fund
- Bank
- Broker-Dealer

- [Investment Company or Advisor](#)
- [Financial Market Utility](#)
- [Other Supervised Non-Bank Financial Entity](#)
- ~~Debt Issuing SPE~~
- ~~Debt Issuing SPE~~
- [Non-Regulated Fund](#)
- ~~Other Financial Entity~~
  - Other

~~For all other deposit products, use the O.D.[Counterparty] field to distinguish deposit accounts according to the counterparty types below:~~

- ~~Retail~~
- ~~Small Business~~
- ~~Non Financial Corporate~~
  - ~~Sovereign~~
  - ~~Central Bank~~
  - ~~GSE~~
  - ~~PSE~~
  - ~~MDB~~
  - ~~Other Supranational~~
- ~~Bank~~
- ~~Supervised Non-Bank Financial Entity~~
  - ~~Debt Issuing SPE~~
- ~~Other Financial Entity~~
- [Other](#)

The following list defines the scope of products to be reported in the **Outflows-Deposits** table:

**O.D.1:** Transactional Accounts

For purposes of this report, the term "Transactional Accounts" ~~has the same meaning~~ [includes demand deposits](#) as ~~Transaction Accounts defined~~ under Regulation D 12 CFR [section 204](#) (Reserve Requirements of Depository Institutions); however this product only includes [demand deposits](#) placed by Retail and Small Business customers.

~~Transaction accounts include:~~

- ~~Demand deposits~~
- ~~Now accounts~~



- ~~ATS accounts~~
- ~~Telephone or preauthorized transfer accounts~~

~~Transaction accounts generally do not include savings deposits accounts. Report savings accounts in either O.D.2 or O.D.3 depending on the characteristics of the reporting entity's relationship with the depositor.~~

~~Refer to Regulation D for a complete definition of transaction accounts.~~

#### O.D.2: ~~Non-Transactional Relationship Accounts~~

Refers to Retail and Small Business deposits in accounts that are not transactional accounts under O.D.1, but where the underlying depositors have other established relationships with the reporting entity such as another deposit account, a loan, bill payment services, or any similar service or product provided to the depositor that the reporting entity has demonstrated to the satisfaction of the supervisory team would make deposit withdrawal highly unlikely during a liquidity stress event. Do not report brokered, sweep or reciprocal deposits using this product, as they should be reported using products O.D.78 through O.D.1213.

#### O.D.3: ~~Non-Transactional Non-Relationship Accounts~~

Refers to Retail and Small Business deposits in accounts that are not transactional accounts under O.D.1 where the underlying depositors do not have other established relationships with the reporting entity that would otherwise make deposit withdrawal highly unlikely. Do not report brokered, sweep or reciprocal deposits using this product, as they should be reported using products O.D.78 through O.D.1213.

#### O.D.4: ~~Operational Accounts~~ Account Balances

Refers to deposits from counterparties that are not Retail or Small Business customers that are operational deposits as defined in the LCR Rule LRM Standards, except operational escrow deposits reported under product O.D.67: Operational Escrow Accounts.

#### O.D.5: ~~Non-Excess Balances in~~ Operational Accounts

Refers to ~~all deposits~~ balances from ~~wholesale counterparties that are not Retail or Small Business customers~~ which do that are excluded from the reporting entity's operational deposit amount based on the reporting entity's methodology for identifying excess balances pursuant to section 249.4(b)(5). These balances must be in accounts that meet all other provisions of section 249.4(b).

**O.D.6: Non-Operational Account Balances**

Refers to all deposits balances from counterparties that are not Retail or Small Business customers where the underlying account does not meet the criteria for operational deposits- (i.e., exclude excess balances in operational accounts, reported under O.D.5).

**O.D.67: Operational Escrow Accounts**

Refers to deposits from counterparties that are operational deposits as defined in the LCR Rule LRM Standards in the form of operational escrow deposits. Operational escrow deposits refers to an account that a designated third party (e.g., a servicer) establishes or controls on behalf of another party to process transactions such as the payment of taxes, insurance premiums (including flood insurance), or other charges with respect to a loan or transaction, including charges that the borrower and servicer have voluntarily agreed that the servicer should collect and pay. The definition encompasses any account established for this purpose, including a "trust account", "reserve account", "impound account", or other term in different localities.

With respect to, e.g., mortgage escrow accounts, an "escrow account" includes any arrangement where the servicer adds a portion of the borrower's payments to principal and subsequently deducts from principal the disbursements for escrow account items. For purposes of this section, the term "escrow account" excludes any account that is under the borrower's total control-servicer's total control (e.g., payments collected by depository institution secured by real estate and other loans serviced for others that have not yet been remitted to owners of the loans)

**O.D.78: Non-Reciprocal Brokered Accounts**

Refers to any deposit held at the reporting entity that is obtained, directly or indirectly, from or through the mediation or assistance of a deposit broker as that term is defined in section 29 of the Federal Deposit Insurance Act (12 U.S.C. 1831f(g)), not including a reciprocal brokered deposit or a sweep account. This definition does not include wholesale negotiable CDs (see O.W.16), listing service deposits, where the only function of a deposit listing service is to provide information on the availability and terms of accounts, unless they were obtained from a deposit broker. \_\_\_\_\_

**O.D.8:9: Stable Affiliated Sweep Accounts Account Balances**

Refers to stable deposit balances held at the reporting entity by a customer or counterparty through a contractual feature that automatically transfers to the reporting entity from an affiliated financial company at the close of each business day amounts identified under the

agreement governing the account from which the amount is being transferred. [To qualify as stable, the deposit balance must satisfy the requirement in section 104\(b\)\(2\)\(iii\) of the LRM Standards.](#) Note: This includes sweep balances that fall under a primary purpose exemption and are not reported as brokered for Call Report purposes.

**[O.D.9: Non-O.D.10: Less Stable Affiliated Sweep Account Balances](#)**

[Refers to all other deposit balances, excluding those reported under O.D.9: Stable Affiliated Sweep Account Balances, that are held at the reporting entity by a customer or counterparty as a result of a contractual feature that automatically transfers to the reporting entity from an affiliated financial company at the close of each business day amounts identified under the agreement governing the account from which the amount is being transferred. Note: This includes sweep balances that fall under a primary purpose exemption and are not reported as brokered for Call Report purposes.](#)

**[O.D.11: Non-Affiliated Sweep Accounts](#)**

Refers to a deposit held at the reporting entity by a customer or counterparty through a contractual feature that automatically transfers to the reporting entity from an unaffiliated financial company at the close of each business day amounts identified under the agreement governing the account from which the amount is being transferred. These accounts involve ongoing activity, rather than one deposit transaction.

**[O.D.1012: Other Product Sweep Accounts](#)**

Refers to balances swept from deposit accounts into other products (e.g., CP, Fed Funds, Repo), including other deposit products at the same reporting entity. These balances should also be reported under the product that corresponds with the reporting entity's close-of-business liability.

**[O.D.1113: Reciprocal Accounts](#)**

Refers to any deposit held at the reporting entity that is obtained, directly or indirectly, from or through the mediation or assistance of a deposit broker as that term is defined in section 29 of the Federal Deposit Insurance Act (12 U.S.C. 1831f(g)), where the deposits are received through a deposit placement network on a reciprocal basis, such that: (1) for any deposit received, the reporting entity (as agent for depositors) places the same amount with other insured depository institutions through the network; and (2) each member of the network sets the interest rate to be paid on the entire amount of funds it places with other network members.

**O.D.1214:** Other Third-Party Deposits

Refers to deposit accounts that are placed by a third party on behalf of counterparties that do not otherwise meet the definitions of O.D.7 through O.D.118 through O.D.12. [Use the comments table to provide a general description of deposits included in this product on at least a monthly basis and in the event of a material change in reported values.](#)

**O.D.1315:** Other Accounts

Refers to other deposit accounts that do not meet any of the definitions outlined above. [Examples include but are not limited to cashier's checks, money orders, other official checks, merchant credits, and lock box.](#) Notify the supervisory team of any balance reported in this category. [Use the comments table to provide a general description of other deposits included in this product on at least a monthly basis and in the event of a material change in reported values.](#)

**O.O: Outflows--Other**

**Collateralized facilities:** For products O.O.4 through O.O.7 use the [Collateral Value] and [Collateral Class] fields to report both the amount and type of collateral that has been posted by the counterparty to secure the used portions of committed facilities according to the appropriate instructions for these fields or where the counterparty is contractually obligated to post collateral when drawing down the facility (e.g., if a liquidity facility is structured as a repo facility). Only report collateral if the bank is legally entitled and operationally capable to re-use the collateral in new cash raising transactions once the facility is drawn. If the range of acceptable collateral spans multiple categories as defined in the Asset Category Table (Appendix III), report using the lowest possible category.

**O.O.1: ~~Derivatives~~Derivative Payables**

Refers to the maturing outgoing cash flows related to **uncollateralized derivatives** (e.g., interest rate, equity, commodity, and option premiums). Report contractually known payables for fixed and floating rate payables. If a floating rate has not been set, report the undiscounted anticipated cash flow by maturity. Do not include brokerage commission fees, exchange fees, or cash flows from unexercised in the money options. Netting receivables and payables by counterparty and maturity date is allowed if a valid netting agreement is in place, allowing for the net settlement of contractual flows. Do not include payables related to the exchange of

principal amounts for foreign exchange transactions, as these should be reported in the Supplemental Foreign Exchange table under products S.FX.1 through S.FX.3.

#### **O.O.2: Collateral Called for Delivery**

Refers to the fair value of collateral due to the reporting entity's counterparties that has been called as of date T (i.e., the collateral flow). This product does not represent the entire stock of collateral posted, ~~which should be reported in S.I.1: Initial Margin Posted or S.I.3: Variation Margin Posted.~~ Collateral called for delivery should be related to the outstanding **collateralized** contracts which include, but are not limited to, derivative transactions with bilateral counterparties, central counterparties, or exchanges. Use the Maturity Bucket field to identify the expected settlement date. For collateral calls with same-day settlement (i.e., the collateral is both called and received on the as-of date T), report using the "Open" value in the Maturity Bucket field.

#### **O.O.3: TBA Purchases**

Refers to all purchases of TBA contracts for market making or liquidity providing. Do not include TBA purchases which are part of a Dollar Roll, as defined under products I.S.3 or O.S.3.

#### **O.O.4: Credit Facilities**

Refers to committed credit facilities, as defined in the [LCR Rule LRM Standards](#). Do not include committed liquidity facilities, as defined in the [LCR Rule LRM Standards](#), which should be reported using product O.O.5: Liquidity Facility or O.O.18: Unfunded Term Margin. Do not include excess margin, which should be reported using product O.O.17: Excess Margin, or retail mortgage commitments, which should be reported using product O.O.6: Retail Mortgage Commitments.

Use the O.O.[Maturity Bucket] field to indicate the earliest date the commitment could be drawn.

Use the O.O.[Counterparty] field to distinguish between facilities to different counterparties:

- Retail
- Small Business
- ~~Small Business~~
- Non-Financial Corporate
- Sovereign
- Central Bank
- GSE
- PSE

- MDB
- Other Supranational
- ~~Sovereign~~
- ~~Central Bank~~
- ~~GSE~~
- ~~PSE~~
- ~~MDB~~
- ~~Other Supranational~~
  - Pension Fund
    - Bank
  - Broker-Dealer
  - Investment Company or Advisor
  - Financial Market Utility
  - Other Supervised Non-Bank Financial Entity
  - Debt Issuing SPE
- ~~Debt Issuing SPE~~
- ~~Other Financial Entity~~
  - Non-Regulated Fund
  - Other

### **O.O.5: Liquidity Facilities**

Refers to committed liquidity facilities, as defined in the [LCR Rule LRM Standards](#); however, exclude unfunded term margin, which should be reported under O.O.18: Unfunded Term Margin.

If facilities have aspects of both credit and liquidity facilities, the facility must be classified as a liquidity facility.

Use the O.O.[Maturity Bucket] field to indicate the earliest date the commitment could be drawn.

Use the O.O.[Counterparty] field to distinguish between facilities to different counterparties:

- Retail
- ~~Small Business~~
- Small Business
- Non-Financial Corporate
- Sovereign
- Central Bank

- GSE
- PSE, except Municipalities for VRDN structures
- MDB
- Other Supranational
- [Pension Fund](#)
- Bank
- [Broker-Dealer](#)
- [Investment Company or Advisor](#)
- [Financial Market Utility](#)
- [Other Supervised Non-Bank Financial Entity](#)
- [Debt Issuing SPE](#)
- ~~Debt Issuing SPE~~
  - ~~Includes TOBs~~
- ~~Other Financial Entity~~
  - [Non-Regulated Fund](#)
  - Municipalities for VRDN structures
    - Includes standby purchase agreements that backstop remarketing obligations, as well as direct-pay LOCs that provide credit enhancement. If a VRDN is not supported by an SBPA or LOC, then the remarketing obligation should also be considered as a liquidity facility under this product.
  - Other

#### **O.O.6: Retail Mortgage Commitments**

Refers to contractual commitments made by the reporting entity to originate retail mortgages. Use the O.O.[Maturity Bucket] field to indicate the earliest date the commitment could be drawn.

#### **O.O.7: Trade Finance Instruments**

Refers to documentary trade letters of credit, documentary and clean collection, import bills and export bills, and guarantees directly related to trade finance obligations, such as shipping guarantees.

Lending commitments, such as direct import or export financing for non-financial firms, should be included in O.O.4: Credit Facilities and O.O.5: Liquidity Facilities, as appropriate.

#### **O.O.8: MTM Impact on Derivative Positions**

Refers to the absolute value of the largest 30-consecutive calendar day cumulative net mark-to-market collateral outflow or inflow realized during the preceding 24 months resulting from derivative transaction valuation changes, as set forth in the [LCR Rule LRM Standards](#). The

cumulative collateral outflow or inflow should be measured on a portfolio basis, which should include both 3<sup>rd</sup> party and affiliated transactions (for subsidiary reporting entities) that are external to the reporting entity's scope of consolidation. However, as this product should be measured on a portfolio basis, the [Internal] and [Internal Counterparty] flags should not be used. The absolute amount should be determined across all currencies and reported in USD.

**O.O.9: Loss of Rehypothecation Rights Due to a 1 Notch Downgrade**

Refers to the total fair value of the collateral over which the reporting entity would lose rehypothecation rights due to a 1 notch credit rating downgrade.

**O.O.10: Loss of Rehypothecation Rights Due to a 2 Notch Downgrade**

Refers to the total fair value of the collateral over which the reporting entity would lose rehypothecation rights due to a 2 notch credit rating downgrade.

**O.O.11: Loss of Rehypothecation Rights Due to a 3 Notch Downgrade**

Refers to the total fair value of the collateral over which the reporting entity would lose rehypothecation rights due to a 3 notch credit rating downgrade.

**O.O.12: Loss of Rehypothecation Rights Due to ~~Changes~~ a Change in Financial Condition**

Refers to the total fair value of the collateral over which the reporting entity would lose rehypothecation rights due to a change in financial condition, [which includes a downgrade of the reporting entity's rating up to but not including default](#).

**O.O.13: Total Collateral Required Due to a 1 Notch Downgrade**

Refers to the total cumulative fair value of additional collateral the reporting entity's counterparties will require the reporting entity to post as a result of a 1- notch credit rating downgrade. Report figures based on contractual commitments. Collateral required includes, but is not limited to, collateral called from OTC derivative transactions and exchanges. Include outflows due to additional termination events, [but do not include inflows from netting sets that are in a net receivable position](#). Do not double count balances reported in O.O.9.

**O.O.14: Total Collateral Required Due to a 2 Notch Downgrade**

Refers to the total cumulative fair value of additional collateral the reporting entity's counterparties will require the reporting entity to post as a result of a 2- notch credit rating downgrade. Report figures based on contractual commitments. Collateral required includes, but is not limited to, collateral called from OTC derivative transactions and exchanges. Include



outflows due to additional termination events, [but do not include inflows from netting sets that are in a net receivable position](#). Do not double count balances reported in O.O.10.

**O.O.15: Total Collateral Required Due to a 3 Notch Downgrade**

Refers to the total cumulative fair value of additional collateral the reporting entity's counterparties will require the reporting entity to post as a result of a 3-notch credit rating downgrade. Report figures based on contractual commitments. Collateral required includes, but is not limited to, collateral called from OTC derivative transactions and exchanges. Include outflows due to additional termination events, [but do not include inflows from netting sets that are in a net receivable position](#). Do not double count balances reported in O.O.11.

**O.O.16: Total Collateral Required Due to a Change in Financial Condition**

Refers to the total cumulative fair value of additional collateral the reporting entity's counterparties will require the reporting entity to post as a result of a change in the reporting entity's financial condition, [which includes a downgrade of the reporting entity's rating up to but not including default](#). Report figures based on contractual commitments. Collateral required includes, but is not limited to, collateral called from OTC derivative transactions and exchanges. Include outflows due to additional termination events, [but do not include inflows from netting sets that are in a net receivable position](#). Do not double count balances reported in O.O.12.

**O.O.17: Excess Margin**

Refers to the total capacity of the reporting entity's customer to generate funding for additional purchases or short sales of securities (i.e., the reporting entity's obligation to fund client positions) for the following day based on the net equity in the customer's margin account. This capacity can generally be revoked or reduced on demand (i.e., uncommitted).

**O.O.18: Unfunded Term Margin**

Refers to any unfunded contractual commitment to lend to a brokerage customer on margin for a specified duration greater than one day. Report the minimum contractually committed term that would be in effect upon a customer draw from the margin facility using the O.O.[Maturity Bucket] field.

**O.O.19: Interest & Dividends Payable**

Refers to interest and dividends contractually payable on the reporting entity's liabilities and equity. [For equity dividends, report a \[Collateral Class\] of "Y-4"](#). Do not include payables related to unsecured derivative transactions, which should be reported under product O.O.1: Derivatives Payables and which should be included in the calculation of O.O.20: Net 30-day

Derivative Payables. Under circumstances where the interest and dividend payments receivable are uncertain (e.g., ~~an indexed,~~ floating rate payment has not yet been set), forecast payables for a minimum of 30 calendar days beyond the as-of date (T). Exclude interest payable on Covered Federal Reserve Facility Funding.

### **O.O.20: Net 30-Day Derivative Payables**

Refers to the net derivative cash outflow amount, as set forth in the ~~LCR Rule~~ [LRM Standards](#).

### **O.O.21: Other Outflows Related to Structured Transactions**

Refers to any incremental potential outflows under 32(b) of the ~~LCR Rule~~ [LRM Standards](#) related to structured transactions sponsored but not consolidated by the reporting entity that are not otherwise reported in O.O.4 or O.O.5.

### **O.O.22: Other Cash Outflows**

Refers to any other material cash outflows not reported in any other line that can impact the liquidity of the reporting entity. Do not report 'business as usual' expenses such as rents, salaries, utilities and other similar payments. Include cash needs that arise out of an extraordinary situation (e.g., a significant cash flow needed to address a legal suit settlement or pending transaction). [Use the comments table to provide a general description of other cash outflows included in this product on at least a monthly basis and in the event of a material change in reported values.](#)

## **S.IDC: Supplemental-~~Informational~~-Derivatives & Collateral**

**General Guidance:** The following list defines the scope of products to be reported in the Supplemental-~~Informational~~-Derivatives & Collateral table. [U.S. firms that are identified as Category IV banking organizations with average weighted short-term wholesale funding of less than \\$50 billion and FBOs that are identified as Category IV foreign banking organizations with average weighted short-term wholesale funding of less than \\$50 billion have the option of not reporting these products.](#)

Products S.~~1~~[4DC.3](#) through S.~~1~~[6DC.10](#) below, refer to the stock of collateral held or posted by the reporting entity related to certain transactions (e.g., derivatives). For these products only, the following ~~following "[Sub-Product]" and "Sub Product 2" fields]~~ must also be reported.

Use ~~S.I.~~[Sub Product] field to distinguish the stock of collateral according to the following categories:

- Rehypothecatable – Unencumbered (~~and Treasury Controlled~~)
- Rehypothecatable – Encumbered (~~or not Treasury Controlled~~)
- Non-~~Rehypothecatable~~
- Segregated Cash
- Non-~~Segregated Cash~~

If the total collateral reported under Products ~~S.1-1~~DC.5 through ~~S.1-6~~DC.10 is less than \$2 billion, the reporting entity may use the sub-~~product~~ “Non-~~Rehypothecatable~~” as a default for these products.

Use

For products ~~S.DC.1~~ through ~~S.DC.10~~, use the ~~S.I.I.~~[Sub Product 2] field to further distinguish derivative assets, liabilities and the stock of collateral according to the following categories:

- OTC - Bilateral  
Refers to collateral posted or received in relation to derivatives activities for which ~~collateral payments settle~~ the transactions are executed over-the-counter (OTC) and settled bilaterally.
- OTC – Centralized (Principal)  
Refers to collateral posted or received in relation to derivatives transactions for which transactions are executed OTC, but cleared via a centralized financial market utility (e.g., a central counterparty), where the reporting entity remains principal to the transaction, or for client transactions, guarantees the performance of the centralized financial market utility to the client.
- OTC – Centralized (Agent)  
Refers to collateral posted or received in relation to derivatives transactions for which transactions are executed OTC, but cleared via a centralized financial market utility (e.g., a central counterparty), where the reporting entity acts as agent on behalf of clients and does not guarantee the performance of the centralized financial market utility to the client.
- Exchange-traded (Principal)

Refers to collateral posted or received in relation to derivatives transactions for which transactions are not executed OTC (e.g., executed through an exchange or central trading platform) and are cleared via a centralized financial market utility (e.g., a central counterparty), where the reporting entity remains principal to the transaction, or for client transactions, guarantees the performance of the centralized financial market utility to the client.

- Exchange-traded (Agent)

Refers to collateral posted or received in relation to derivatives transactions for which transactions are not executed OTC (e.g., executed through an exchange or central trading platform) and are cleared via a centralized financial market utility (e.g., a central counterparty), where the reporting entity acts as agent on behalf of clients and does not guarantee the performance of the centralized financial market utility to the client.

**S.DC.1: Gross Derivative Asset Values**

Refers to the aggregate value of derivative transactions not subject to qualifying master netting agreements that are assets and the net value of derivative transactions within qualifying master netting agreements where the netting sets are assets. In both cases, the asset amount must be calculated as if no variation margin had been exchanged.

**S.DC.2: Gross Derivative Liability Values**

Refers to the aggregate value of derivative transactions not subject to qualifying master netting agreements that are liabilities and the net value of derivative transactions within qualifying master netting agreements where the netting sets are liabilities. In both cases, the liability amount must be calculated as if no variation margin had been exchanged.

**S.DC.3: Derivative Settlement Payments Delivered**

Refers to the cumulative value of payments delivered as variation margin on outstanding derivative contracts for the purpose of settling a change in the market value of the contract (e.g., “settled-to-market” derivatives).

**S.DC.4: Derivative Settlement Payments Received**

Refers to the cumulative value of payments settle via a centralized financial market utility (e.g., a central counterparty) received as variation margin on outstanding derivative contracts for the purpose of settling a change in the market value of the contract (e.g., “settled-to-market” derivatives).

**S.I.1DC.5: Initial Margin Posted -- House**

Refers to the fair value of collateral that the reporting entity has posted (total stock by applicable [Collateral Class]) to its counterparties as initial margin on its own proprietary derivatives positions. Include any independent amount pledged that must be maintained by contract, where the independent amount pledged does not also serve as variation margin by offsetting a derivative liability as-of the reporting date.

**S.I.2DC.6: Initial Margin Posted -- Customer**

Refers to the fair value of collateral that the reporting entity has posted (total stock by applicable [Collateral Class]) to its counterparties as initial margin on behalf of customers, ~~where~~. Include initial margin related to customer transactions to which the reporting entity is acting as ~~either~~ principal, ~~or~~ or agent. Use the [Sub-Product 2] field to distinguish initial margin posted where the reporting entity is acting as agent, ~~but guarantees and does not guarantee the return~~ performance of the counterparty to its customer from all other initial margin posted. on behalf of customers.

**S.I.3DC.7: Initial Margin Received**

Refers to the fair value of collateral that the reporting entity has received (total stock by applicable [Collateral Class]) from its counterparties as initial margin against both house and customer positions. ~~In cases where IM collected at the inception of a transaction is returned to a client to offset the reporting entity's requirement to post VM, the firm should still report the initial value in S.I.3: Initial Margin Received; however, in the case of non-cash collateral, the Sub-Product flag should reflect the fact that the collateral has been rehypothecated~~ Include any independent amount received that must be maintained by contract, where the independent amount received does not also serve as variation margin by offsetting a derivative asset as-of the reporting date. Use the [Sub-Product 2] field to distinguish initial margin received from customers where the reporting entity is acting as agent and does not guarantee the performance of the counterparty to its customer from all other initial margin received from customers.

**S.I.4DC.8: Variation Margin Posted -- House**

Refers to the fair value of collateral that the reporting entity has posted (total stock by applicable [Collateral Class]) to its counterparties as variation margin on its own proprietary derivatives positions. Exclude variation margin delivered on outstanding contracts in the form of settlement payments, which must be reported under S.DC.3.

**S.I.5DC.9: Variation Margin Posted -- Customer**

Refers to the fair value of collateral that the reporting entity has posted (total stock by applicable [Collateral Class]) to its counterparties as variation margin on behalf of customers,

~~where.~~ Include variation margin related to customer transactions to which the reporting entity is acting as ~~either~~ principal, ~~or~~ agent. Use the [Sub-Product 2] field to distinguish variation margin posted where the reporting entity is acting as agent, ~~but guarantees and does not guarantee~~ the ~~return~~ performance of the counterparty to its customer from all other variation margin posted. on behalf of customers.

**S.I.6DC.10: Variation Margin Received**

Refers to the fair value of collateral that the reporting entity has received (total stock by applicable [Collateral Class]) from its counterparties as variation margin against both house and customer positions. Exclude variation margin received on outstanding contracts in the form of settlement payments, which must be reported under S.DC.4. Use the [Netting Eligible] field to identify the value of collateral that meets the criteria referenced in section 107(f)(1) of the LRM Standards.

**S.I.7S.DC.11: Derivative CCP Default Fund Contribution**

Refers to the reporting entity's contributions to a central counterparty's mutualized loss sharing arrangement, where the reporting entity's clearing activity with the central counterparty includes derivative transactions. Report the fair value of assets contributed, regardless of whether the contribution is included on the reporting entity's balance sheet.

**S.DC.12: Other CCP Pledges and Contributions**

Refers to the reporting entity's asset pledges (e.g., in the form of initial margin) and contributions to a central counterparty's mutualized loss sharing arrangement, where the reporting entity's clearing and/or settlement activity with the central counterparty does not include derivative transactions. Report the fair value of assets contributed, regardless of whether the contribution is included on the reporting entity's balance sheet.

**S.DC.13: Collateral Disputes Deliverables**

Refers to the fair value of collateral called by the reporting entity's counterparties that the reporting entity has yet to deliver due to a dispute. Disputes include, but are not limited to, valuation of derivative contracts. If the total amount that would have been reported related to distinct disputes over the previous year for products S.I.7DC.13 and S.I.8DC.14 is less than \$500 million, the reporting firm need not report this product.

**S.I.8DC.14: Collateral Disputes Receivables**

Refers to the fair value of collateral that the reporting entity has called from its counterparties, but has not yet received due to a dispute. Disputes include, but are not limited to, valuation of derivative contracts. If the total amount that would have been reported related to distinct

disputes over the previous year for products S.~~7~~[DC.13](#) and S.~~8~~[DC.14](#) is less than \$500 million, the reporting firm need not report this product.

**[S.~~1~~9DC.15: Sleeper Collateral Deliverables](#)**

Refers to ~~(1)~~ the fair value of unsegregated collateral that the reporting entity may be required by contract to return to a counterparty because the collateral currently held by the reporting entity exceeds the counterparty's current collateral requirements under the governing contract; ~~and (2)~~.

**[S.DC.16: Required Collateral Deliverables](#)**

[Refers to](#) the fair value of collateral that the reporting entity is contractually obligated to post to a counterparty, but has not yet posted as it has not yet been called by the reporting entity's counterparty.

**[S.~~1~~10DC.17: Sleeper Collateral Receivables](#)**

Refers to the fair value of collateral that the reporting entity could call for or otherwise reclaim under legal documentation, but has not yet been called. U.S. firms that are identified as Category III banking organizations ~~and have with~~ average weighted short-term wholesale funding of less than \$75 billion; U.S. firms that are identified as Category IV banking organizations; FBOs that are identified as Category III foreign banking organizations ~~and have with~~ average weighted short-term wholesale funding of less than \$75 billion; and FBOs that are identified as Category IV foreign banking organizations have the option of not reporting this product.

**[S.~~1~~11DC.18: Derivative Collateral Substitution Risk](#)**

Refers to the potential funding risk arising from the reporting entity's derivative counterparties having the contractual ability to substitute collateral with higher liquidity value currently held by the reporting entity with collateral of lower liquidity value or collateral that the reporting entity cannot monetize either due to liquidity or operational constraints. Report only a single value in USD per reporting entity, representing the difference between the fair value of the collateral held and the fair value of collateral that could be received, after applying the haircut factors prescribed in the ~~LCR Rule~~[LRM Standards](#).

**[S.~~1~~12DC.19: Derivative Collateral Substitution Capacity](#)**

Refers to the potential funding capacity arising from the reporting entity's contractual ability to substitute collateral with higher liquidity value currently posted to a derivatives counterparty with collateral of lower liquidity value. Report only a single value in USD per reporting entity, representing the difference between the fair value of the collateral held and the fair value of the collateral that could be posted, after applying the haircut factors prescribed in the [LCR](#)

~~Rule LRM Standards~~. U.S. firms that are identified as Category III banking organizations ~~and~~ ~~have~~with average weighted short-term wholesale funding of less than \$75 billion; U.S. firms that are identified as Category IV banking organizations; FBOs that are identified as Category III foreign banking organizations ~~and~~ ~~have~~with average weighted short-term wholesale funding of less than \$75 billion; and FBOs that are identified as Category IV foreign banking organizations have the option of not reporting this product.

**S.I.13DC.20: Other Collateral Substitution Risk**

Refers to the potential funding risk arising from the reporting entity's counterparties of non-~~derivative~~ transactions having the contractual ability to substitute collateral with higher liquidity value currently held by the reporting entity with collateral of lower liquidity value or collateral that the reporting entity cannot monetize either due to liquidity or operational constraints. Report only a single value in USD per reporting entity, representing the difference between the fair value of the collateral held and the fair value of collateral that could be received, after applying the haircut factors prescribed in the ~~LCR Rule~~LRM Standards.

**S.I.14DC.21: Other Collateral Substitution Capacity**

Refers to the potential funding capacity arising from the reporting entity's contractual ability to substitute collateral with higher liquidity value currently posted to a counterparty of a non-~~derivative transaction with collateral of lower liquidity value. Report only a single value in USD per reporting entity~~ derivative transaction with collateral of lower liquidity value. In calculating substitution capacity, include in scope only settled funding transactions (i.e., excluding forward-starting transactions) that have a residual maturity of greater than 30 days where the reporting entity has the contractual right to substitute assets pledged. The value reported should also be limited based upon the value of collateral a reporting entity currently holds and could substitute into the transaction on the reporting date. Specifically, a reporting entity must use the "Open" (day 0) maturity bucket to designate the value of substitution capacity limited by assets eligible for substitution that are currently owned outright and held unencumbered (i.e., the assets would be reported in I.A.1 or I.A.2). Additionally, a reporting entity must disclose capacity based upon assets eligible for substitution that are owned outright and currently encumbered, but will become unencumbered on the first good business day following the current reporting date. This additional capacity should be reported using the maturity bucket that corresponds to the calendar day when the assets eligible for substitution would become unencumbered. Report only values in USD, representing the difference between the fair value of the collateral held and the fair value of the collateral that could be posted, after applying the haircut factors prescribed in the ~~LCR Rule~~LRM Standards. U.S. firms that are identified as



Category III banking organizations ~~and have with~~ average weighted short-term wholesale funding of less than \$75 billion; U.S. firms that are identified as Category IV banking organizations; FBOs that are identified as Category III foreign banking organizations ~~and have with~~ average weighted short-term wholesale funding of less than \$75 billion; and FBOs that are identified as Category IV foreign banking organizations have the option of not reporting this product.

### **S.I.15S.L: Supplemental-Liquidity Risk Measurement (LRM)**

U.S. firms that are identified as Category IV banking organizations with average weighted short-term wholesale funding of less than \$50 billion and FBOs that do not have an intermediate holding company that is subject to the LRM Standards have the option of not reporting products in this table.

#### **Liquidity Coverage Ratio (LCR) Supplemental Products**

##### **S.L.1: Subsidiary Liquidity That Cannot Be Transferred**

Refers to the amount of assets of each reporting entity's consolidated subsidiaries that is in excess of the net outflows, calculated pursuant to the LRM Standards, of that consolidated subsidiary that is not freely transferrable to affiliates due to statutory, regulatory, contractual, or supervisory restrictions (including sections 23A and 23B of the Federal Reserve Act and Regulation W).

Use the "Internal Counterparty" (S.I./[Internal Counterparty]) field to indicate the lowest-level subsidiary entity from which the assets cannot be transferred; however do not flag this product as [Internal] = "Y". The [Currency] and [Collateral Class] fields must also accurately reflect the characteristics of the assets that are trapped in the subsidiary reporting entity.

##### **S.L.2: Subsidiary Liquidity Available for Transfer**

Refers to the amount of excess eligible HQLA that is held at a subsidiary of the consolidated reporting entity that is determined as transferrable as per sections 22(b)(3)(i)(B), 22(b)(3)(ii)(B) or 22(b)(4)(ii) of the LRM Standards. Do not include eligible HQLA that is determined as transferrable based on the subsidiary's own net cash outflows (i.e., as per 22(b)(3)(i)(A), 22(b)(3)(ii)(B) or 22(b)(4)(i)).

Use the [Internal Counterparty] field to indicate the subsidiary entity that holds the assets; however do not flag this product as [Internal] = "Y".

**S.L.3: Unencumbered Asset Hedges – Early Termination Outflows**

Refers to all cash outflows that would arise from the early termination of a hedge associated with eligible HQLA, as defined in the LRM Standards, reported in the Inflows-Assets table. Use the Collateral Class field to indicate the type of unencumbered asset associated with the hedge.

**S.L.4: Non-Structured Debt Maturing in Greater than 30-days – Primary Market Maker**

Refers to the debt security buyback outflow amount set forth in the LRM Standards for the reporting entity's non-structured debt issuances.

**S.L.5: Structured Debt Maturing in Greater than 30-days – Primary Market Maker**

Refers to the debt security buyback outflow amount set forth in the LRM Standards for the reporting entity's structured debt issuances.

**S.L.6: Liquidity Coverage Ratio**

Refers to the reporting entity's LCR calculation, as specified in section 10(c) of the LRM Standards. Only reporting entities that are subject to the LCR on a standalone basis per section 1 of the LRM Standards are required to report this product. Report this product as a decimal value, with four points of precision (e.g., an LCR of 105.25% must be reported as 1.0525).

**Net Stable Funding Ratio (NSFR) Supplemental Products**

The following products in the Supplemental-Liquidity Risk Measurement table may be reported at a lesser frequency and with a longer delay as compared to the general frequency and timing of the report. U.S. firms and FBO IHCs are to report these products as-of the last business day of each calendar month, T+15 calendar days after the as-of date.

**S.L.7: Subsidiary Funding That Cannot Be Transferred**

Refers to the amount of stable funding at a reporting entity's subsidiary that is in excess of the required stable funding amount of that subsidiary, pursuant to the LRM Standards, but cannot be transferred to the reporting entity due to statutory, regulatory, contractual or supervisory restrictions. Only reporting entities that are subject to the NSFR on a standalone basis per section 1 of the LRM Standards are required to report this product.

Use the [Internal Counterparty] field to indicate the subsidiary entity from which the stable funding cannot be transferred; however do not flag this product as [Internal] = "Y".

**S.L.8: Subsidiary Funding Available for Transfer**

Refers to the amount of stable funding at a reporting entity's subsidiary that is in excess of the required stable funding amount of that subsidiary, pursuant to the LRM Standards, that is determined as transferrable as per section 108(a)(2) of the LRM Standards. Do not include stable funding that is determined transferrable based on the subsidiary's own requirement (i.e., as per section 108(a)(1) of the LRM Standards). Only reporting entities that are subject to the NSFR on a standalone basis per section 1 of the LRM Standards are required to report this product.

Use the [Internal Counterparty] field to indicate the subsidiary entity in which the stable funding is located; however do not flag this product as [Internal] = "Y".

**S.L.9: Additional Funding Requirement for Off-Balance Sheet Rehypothecated Assets**

Refers to a reporting entity's required stable funding amount under section 106(d)(3) of the LRM Standards. Use the [Collateral Class] field to indicate the type of asset that has been rehypothecated. Only reporting entities that are subject to the NSFR on a standalone basis per section 1 of the LRM Standards are required to report this product.

**S.L.10: Net Stable Funding Ratio**

Refers to the reporting entity's NSFR calculation, as specified in section 100(b) of the LRM Standards. Only reporting entities that are subject to the NSFR on a standalone basis per section 1 of the LRM Standards are required to report this product. Report this product as a decimal value, with four points of precision (e.g., an NSFR of 105.25% must be reported as 1.0525).

**S.B: Supplemental-Balance Sheet**

**General Guidance:** Products S.B.1 through 6 represent data elements that are necessary, in tandem with other FR 2052a balance sheet products, to construct an accounting balance sheet. This table may be reported at a lesser frequency and with a longer delay as compared to the general frequency and timing of the report, with the exception of S.B.5 for Category I firms.

- U.S. firms identified as Category I, II, or III banking organizations, U.S. firms identified as Category IV banking organizations with \$50 billion or more of average weighted short-term wholesale funding, FBOs that are identified as Category II or III foreign banking organizations, and FBOs identified as Category IV foreign banking organizations with \$50 billion or more of average weighted short-term wholesale

funding must report as-of the last business day of each calendar month, T+15 calendar days after the as-of date.

- U.S. firms identified as Category IV banking organizations that have less than \$50 billion of average weighted short-term wholesale funding and FBOs identified as Category IV foreign banking organizations that have less than \$50 billion of average weighted short-term wholesale funding must report as-of last business day of each calendar quarter, T+15 calendar days after the as-of date.

### **S.B.1: Regulatory Capital Element**

Refers to the carrying value of regulatory capital, as defined in section 3 of the LRM Standards, excluding capital instruments already reported in the O.W table.

### **S.B.2: Other Liabilities**

Refers to all other liabilities not otherwise captured under other FR 2052a balance sheet products, including intangible liabilities.

### **S.B.3: Non-Performing Assets**

Refers to assets that are past due by more than 90 days or non-accrual.

### **S.B.4: Other Assets**

Refers to all other assets not otherwise captured under other FR 2052a balance sheet products, including intangible, life insurance and deferred tax assets.

### **S.B.5: Counterparty Netting**

Refers to the value of offsetting of payables and receivables with a single counterparty permissible under section 102 of the LRM Standards that are otherwise reported on a gross basis for the purpose of the FR 2052a. This offsetting value must be represented as a negative number and reported twice to reflect the adjustments to both asset and liability values. For Category I firms, this product must be reported for each as-of date according to the Frequency and Timing of Data Submission section of the General Instructions.

### **S.B.6: Carrying Value Adjustment**

Refers to all other adjustments to the value of FR 2052a balance sheet products necessary to arrive at the carrying value consistent with section 102 of the LRM Standards. These adjustments may be represented as positive or negative numbers depending on whether they correspond to increases (positive) or decreases (negative) to the asset or liability balance sheet product values represented elsewhere in the Inflows, Outflows or Supplemental sections of the FR 2052a report. Carrying value adjustments may include cases:

- [where the amount reported under an FR 2052a balance sheet product represents the undiscounted cash value, but the carrying value should reflect the fair value of the exposure;](#)
- [where the amount reported under an FR 2052a balance sheet product represents the fair or market value, but the carrying value should reflect the historical book or amortized cost value;](#)
- [where the scope of exposures reportable for an FR 2052a balance sheet product exceeds the scope of exposures applicable under section 102 of the LRM Standards.](#)

### **S.I: Supplemental-Informational**

#### **S.I.1: Long Market Value Client Assets**

Refers to the fair value of clients' long positions in margin accounts held at the reporting entity. This product must only be reported when a firm has a broker-dealer that is a material entity (i.e., is a reporting entity).

#### **S.I.162: Short Market Value Client Assets**

Refers to the fair value of clients' short positions in margin accounts held at the reporting entity. This product must only be reported when a firm has a broker-dealer that is a material entity (i.e., is a reporting entity).

#### **S.I.173: Gross Client Wires Received**

Refers to all wires received into Prime Brokerage client accounts occurring on day T. This product must only be reported when a firm has a broker-dealer that is a material entity (i.e., is a reporting entity). [Include transfers of both cash and securities. Use the \[Collateral Class\] field to differentiate between asset categories.](#)

#### **S.I.184: Gross Client Wires Paid**

Refers to all wires paid from Prime Brokerage client accounts occurring on day T. This product must only be reported when a firm has a broker-dealer that is a material entity (i.e., is a reporting entity). [Include transfers of both cash and securities. Use the \[Collateral Class\] field to differentiate between asset categories.](#)

#### **S.I.19: Subsidiary Liquidity That Cannot be Transferred**

~~Refers to an amount of assets of each reporting entity's consolidated subsidiaries that is in excess of the net outflows, calculated pursuant to the LCR Rule, of that consolidated subsidiary~~

~~that is not freely transferrable to affiliates due to statutory, regulatory, contractual, or supervisory restrictions (including sections 23A and 23B of the Federal Reserve Act and Regulation W).~~

~~Use the “Internal Counterparty” (S.I.[Internal Counterparty]) field to indicate the subsidiary entity from which the assets cannot be transferred; however do not flag this product as [Internal] = “Y”.~~

### **S.I.205: FRB 23A Capacity**

Report the entity’s FRB 23A eligible unused capacity available. Section 23A of the Federal Reserve Act limits the aggregate amount of covered transactions between an insured depository institution and any single affiliate to no more than 10 percent of the insured depository institution’s capital stock and surplus, and the aggregate amount of covered transactions with all affiliates to no more than 20 percent of the insured depository institution’s capital stock and surplus.

**Bank Entities:** For reporting entities that are banks, FRB 23A capacity should reflect the bank’s unused capacity to engage in covered transactions with Section 23A affiliates.

**Non-bank Entities:** For non-bank reporting entities, FRB 23A capacity should reflect the ability to engage in covered transactions with each affiliated depository institution. Use the S.I.[Internal Counterparty] field to indicate the relevant affiliated depository institution entity.

### **S.I.21: Unencumbered Asset Hedges – Early Termination Outflows**

~~Refers to all cash outflows that would arise from the early termination of a hedge associated with eligible HQLA, as defined in the LCR Rule, reported in the Inflows Assets table. Use the Collateral Class field to indicate the type of unencumbered asset associated with the hedge.~~

### **S.I.22: Unencumbered Asset Hedges – Early Termination Inflows**

~~Refers to all cash inflows that would arise from the early termination of a hedge associated with eligible HQLA, as defined in the LCR Rule, reported in the Inflows Assets table. Use the Collateral Class field to indicate the type of unencumbered asset associated with the hedge.~~

### **S.I.23: Non-Structured Debt Maturing in Greater than 30 days – Primary Market Maker**

~~Refers to the debt security buyback outflow amount set forth in the LCR Rule for the reporting entity’s non-structured debt issuances.~~

### **S.I.24: Structured Debt Maturing in Greater than 30-days – Primary Market Maker**

~~Refers to the debt security buyback outflow amount set forth in the LCR Rule for the reporting entity's structured debt issuances.~~

### **S.I.6: Subsidiary Liquidity Not Transferrable**

For U.S. firms that are identified as Category IV banking organizations and FBOs that are identified as Category IV foreign banking organizations, report the amount of highly liquid assets of each reporting entity's consolidated subsidiaries that are in excess of the subsidiary's modeled net outflows over a 30-day planning horizon and would not be freely transferrable to the parent company due to statutory, regulatory, contractual, or supervisory restrictions (including sections 23A and 23B of the Federal Reserve Act and Regulation W).

Use the "Internal Counterparty" (S.I.[Internal Counterparty]) field to indicate the lowest-level subsidiary entity from which the assets cannot be transferred; however do not flag this product as [Internal] = "Y". The [Currency] and [Collateral Class] fields must also accurately reflect the characteristics of the assets that are trapped in the subsidiary reporting entity.

### **S.FX: Supplemental--Foreign Exchange**

#### **General Guidance:**

U.S. firms that are identified as Category III banking organizations ~~and have~~with average weighted short-term wholesale funding of less than \$75 billion; U.S. firms that are identified as Category IV banking organizations; FBOs that are identified as Category III foreign banking organizations ~~and have~~with average weighted short-term wholesale funding of less than \$75 billion; and FBOs that are identified as Category IV foreign banking organizations are not required to report on this S.FX table.

Foreign exchange transactions are broken down into spot transactions and two general derivative classifications: forwards and swaps.

Report in the FX table only those transactions that cash settle with the physical exchange of currency. Do not report non-deliverable transactions (e.g., non-deliverable forwards or

contracts for differences). Transactions reported here should not be excluded from the calculation of I.O.7: Net 30-day Derivatives Receivables or O.O.20: Net 30-day Derivatives Payable entries. Report periodic interest payments associated with transactions such as cross-currency swaps using I.O.1: Derivatives Receivables for contractual unsecured interest receivable and O.O.1: Derivatives Payables for contractual unsecured interest payable, using the currency field to identify the currency denomination of each cash flow; do not report periodic interest payments in the FX table. Additionally, margin collateral flows related to non-deliverable derivatives should be reported as collateral payable (O.O.2) and collateral receivable (I.O.2) where appropriate. The exchange of margin collateral related to secured FX transactions with a physical settlement should also be excluded from this section and reported as collateral payable (O.O.2) and collateral receivable (I.O.2) where appropriate.

**Date and amount fields:** The FX table includes “Forward Start” and “Maturity” fields to capture transactions that have both initial and final settlement cash flows (e.g., FX Swaps). The “Forward Start” fields generally refer to the “near” leg of the transaction, while the “Maturity” fields refer to the final maturity or “far” leg of the transaction. An exception is made for the treatment of FX options, which is described in further detail below.

**Currency reporting:** FX transactions require the reporting of two currencies (i.e., the receivable currency and the payable currency). Report the currency receivable upon final maturity (i.e., final settlement) of the transaction in the `S.FX.[Currency 1]` field, and the currency payable upon final maturity of the transaction in the `S.FX.[Currency 2]` field.

In the case of transactions for Spot FX, FX Forward (i.e., “Forward Outright”) or currency futures, the one-time settlement is the final maturity.

In the case of FX Swaps, the final maturity refers to the settlement at the long side (or “Far leg”) of the FX swap transaction.

- The `S.FX.[Maturity Amount Currency 1]` field and `S.FX.[Forward Start Amount Currency 1]` field must both correspond with the `S.FX.[Currency 1]` field; therefore the `S.FX.[Forward Start Amount Currency 1]` will reflect the payable amount on the near leg of swap transactions, while `S.FX.[Maturity Amount Currency 1]` will correspond with the receivable amount upon final maturity (the far leg).

For currencies not currently covered by the FR 2052a report, provide notional amounts converted into USD and set the `S.FX.[Converted]` field equal to “True”.



**Centrally settled transactions:** Use the [S.FX.\[Settlement\]](#) field to indicate if transactions are centrally settled (e.g., through CLS) or bilaterally settled (i.e., OTC). If transactions are centrally settled through CLS, report “CLS”, if they are centrally settled but not through CLS, report “Other”. If the transaction is settled bilaterally, report “Bilateral”.

**FX Options:** Report transactions with embedded options such as currency options, currency swaptions or other exotic currency products using the product or products that best align with contractual structure, and indicate the type of option bought or sold in the Foreign Exchange Option Direction field.

Foreign Exchange Option Directions include “Sold”, which indicates that the reporting entity has sold the option to its client (i.e., it is exercised at the client’s discretion), and “Purchased”, which indicates that the reporting entity retains the option (i.e., it is exercised at the reporting entity’s discretion).

- Report the option expiration date in the [S.FX.\[Maturity Bucket\]](#) field.

If the option cannot be exercised until a future date, report the first possible date the option could settle (if exercised) in the [S.FX.\[Forward Start Maturity Bucket\]](#) field.

For European-style options on forward transactions, where the exercise date coincides with the expiration date, report the same date using both the [S.FX.\[Forward Start Maturity Bucket\]](#) and [S.FX.\[Maturity Bucket\]](#) fields. For European-style swaptions, report the exercise date using the [S.FX.\[Forward Start Maturity Bucket\]](#) field and report the final maturity of the swap using the [S.FX.\[Maturity Bucket\]](#) field.

Under circumstances where the reporting entity has sold an option that carries preconditions or limitations on either the entity’s own or its customer’s ability to exercise the optionality, report the position ignoring these limitations, unless the option can no longer be contractually exercised.

- Example: the reporting entity has sold an American-style barrier option to exchange USD for €1mm EUR any time in the next 30 days at \$1.34 per euro, provided the spot rate does not exceed \$1.40 per euro. Report the option as an option sold with a [S.FX.\[Maturity Amount Currency 1\]](#) value of €1mm, a [S.FX.\[Maturity Amount Currency 2\]](#) value of \$1.34mm, an [Foreign Exchange Option Direction] of “Sold” and a [Maturity Bucket] of Day 30, even if the existing spot rate is in excess of \$1.40 per euro.

Report options with variable pricing for which the rate has yet to be determined using a best estimate of what the pricing would be at the earliest possible exercise date.

- Example: the reporting entity has purchased an American-style average rate currency option to exchange USD for €1mm EUR based on the average closing price over the two weeks prior to the option being exercised. In this case, use the average closing price over the two weeks prior to the as-of date (T), as the option could be exercised immediately (e.g., if the average rate was \$1.34 per euro, report a [S.FX.1](#)[Maturity Amount Currency 1] value of €1mm, a [S.FX.2](#)[Maturity Amount Currency 2] value of \$1.34mm).

For complex transactions that may involve multiple legs and/or resemble a combination of FR 2052a FX Products, disaggregate the transaction and report it as multiple transactions in accordance with the available FR 2052a FX products and the underlying settlement cash flows.

- Example: A swap contract for which the near leg is non-optional and the far leg is fully optional. Report this transaction as two separate forward FX transactions and use the [S.FX.3](#)[Foreign Exchange Option Direction] field to differentiate the optionality on the far leg of the transaction.

The following list outlines the distinct products to be reported in the **Supplemental Foreign Exchange** Table:

### **S.FX.1: Spot**

Refers to single outright transaction involving the exchange of one currency for another at an agreed upon rate with immediate delivery according to local market convention (usually two business days). Report both the receivable and payable sides of the transaction.

### **S.FX.2: Forwards and Futures**

Refers to transactions involving the physical exchange of two currencies at a rate agreed upon on the date of the contract for delivery at least two business days in the future or later. Refers to both forward outright transactions (e.g., bespoke bilateral contracts) and standardized futures contracts (i.e., exchange traded).

### **S.FX.3: Swaps**

Refers to transactions involving the exchange of two currencies on a specific date at a rate agreed at the time of the conclusion of the contract (e.g., the “near” leg), and a reverse exchange of the same two currencies at a date further in the future at a rate (generally

different from the rate applied to the near leg) agreed at the time of the contract (e.g., the “far” leg). This product includes but is not limited to both FX forward swaps that involve only the exchange of notional currency values at the near leg and far leg settlement dates, and cross-currency swaps that involve both the exchange of notional currency values and periodic payments of interest over the life of the swap transaction.

Use the “Near” fields (i.e., [S.FX.\[\[Forward Start Amount Currency 1\]](#), [S.FX.\[\[Forward Start Amount Currency 2\]](#) and [S.FX.\[\[Forward Start Maturity Bucket\]](#)) to report the near leg of the transaction, and the “Maturity Amount” fields (i.e., [S.FX.\[\[Maturity Amount Currency 1\]](#), [S.FX.\[\[Maturity Amount Currency 2\]](#) and [S.FX.\[\[Maturity Bucket\]](#)) to report the far leg of the transaction.

When reporting transactions for which the near leg has already settled, do not report a value in the [S.FX.\[\[Forward Start Maturity Bucket\]](#) field, but continue to report the original currency settlement values for the short leg in the “Near Amount” fields.

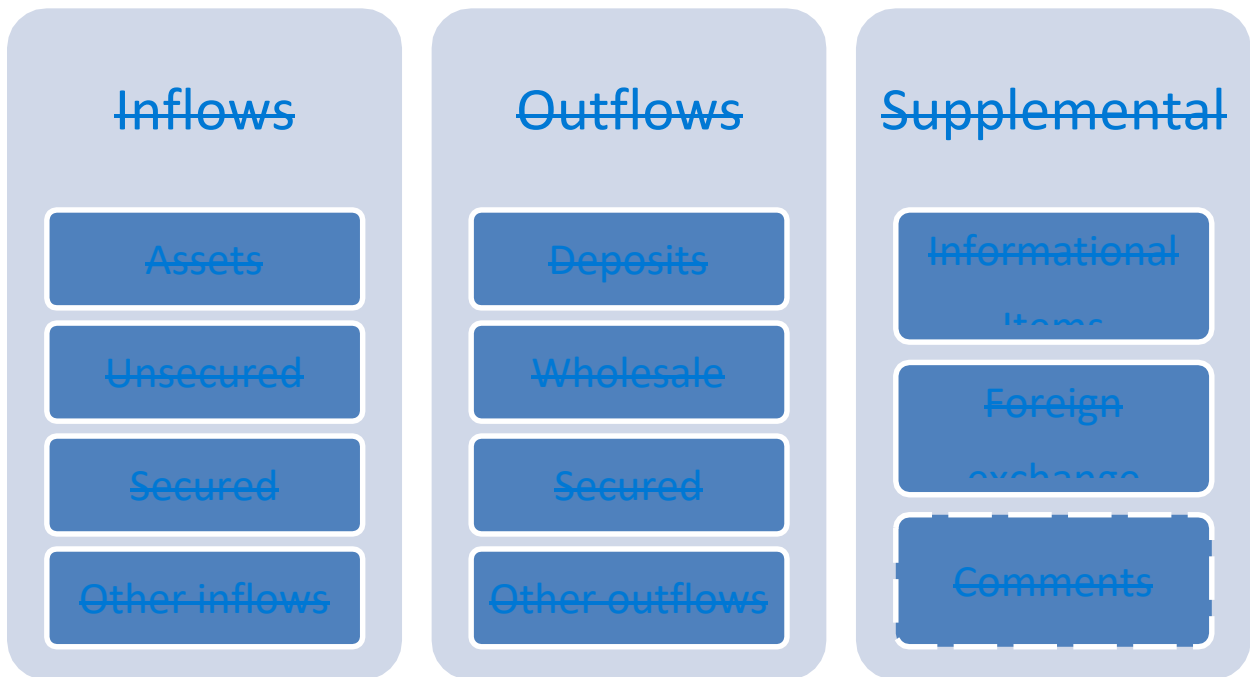
For swaptions where the final maturity date is dependent on the exercise date (e.g., American-style or Bermuda-style), indicate the earliest possible exercise date in the [S.FX.\[\[Forward Start Maturity Bucket\]](#) field, and report the final maturity in the [S.FX.\[\[Maturity Bucket\]](#) field assuming the option is exercised at the earliest possible date.

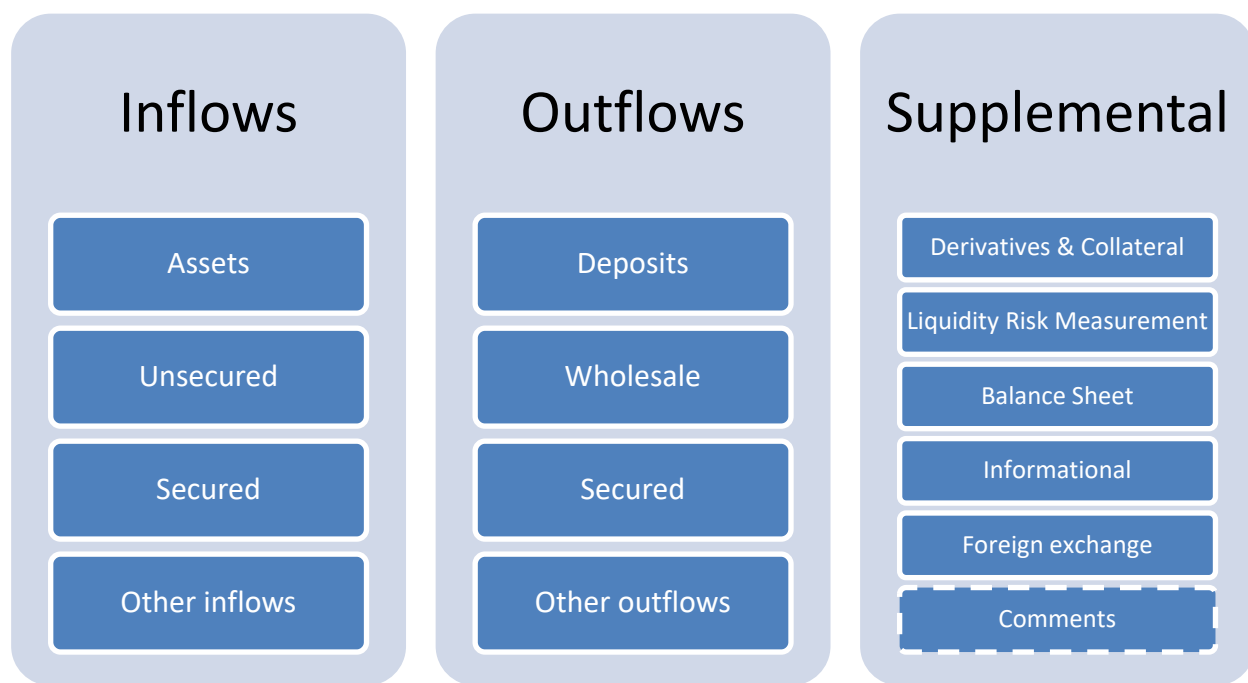
## Appendix I: FR 2052a Data Format, Tables, and Fields

### Layout of the Data Collection

The technical architecture for the data collection of the FR 2052a report subdivides the three general categories of inflows, outflows, and supplemental items into [4013](#) distinct data tables and includes a mechanism for tracking comments, as displayed in the diagram below. These tables are designed to stratify the assets, liabilities, and supplemental components of a firm’s liquidity risk profile based on common data structures, while still maintaining a coherent framework for liquidity risk reporting.

**Diagram 1 – FR 2052a Tables and Information Hierarchy**





### The FR 2052a Data Element

Each table is comprised of a set of fields (i.e., columns) that define the requisite level of aggregation or granularity for each data element (i.e., row, or record).<sup>16</sup> The FR 2052a framework is a “flat” or tabular structure with predefined columns and an unconstrained number of rows. The volume of data elements reported should therefore change dynamically as the size and complexity of the reporting firm’s funding profile changes.

This instruction document uses the term **data element** to describe a unique combination of non-numeric field values in a FR 2052a table, or in other words, a unique record in one of the FR 2052a tables. Numeric values (e.g., contractual cash flow amounts, market values, lendable values, etc.) are expected to be aggregated across the unique combinations of all other fields in each FR 2052a table.

- All notional currency-denominated values should be reported in millions of that currency (e.g., U.S. dollar-denominated transactions in USD millions, sterling-denominated transactions in GBP millions, etc.)
- Example: The holding company has four outstanding issuances of plain vanilla long-term debt:

<sup>16</sup> Appendix I details the structure of each table.

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- 500mm USD-denominated bond maturing in 4 years and 6 months,
  - 1,000mm USD-denominated bond maturing in 5 years,
  - 2,000mm GBP-denominated bond maturing in 10 years, and
  - 250mm GBP-denominated bond maturing in 1 year and 6 months.
- Assume the USD-denominated liabilities are issued in New York, while the GBP-denominated liabilities are issued in London, [and all three issuances qualify as TLAC](#). In this case, the two USD-denominated bonds should be summed up and reported as a single FR 2052a data element, as they exhibit the same values in all non-numeric fields (note that although the maturities are different, they both fall within the “>4 years <=5 years” maturity bucket). The two GBP issuances, however should not be aggregated, as they fall in separate and distinct maturity buckets (“>1 year <= 2 years” versus “> 5 years”). Table 2 below illustrates how these three data elements should be reported in the FR 2052a O.W (Outflows--Wholesale) table.

**Table 2 – Example: data element aggregation**

O.W fields:	Reporting Entity	Currency	Converted	PID	Product	Maturity Bucket	Maturity Amount	Collateral Class	Collateral Value	Fwd-Start Amount	Fwd-Start Bucket	Internal	Internal Counterparty	Prime Brokerage
Sample 1:	PARENT	USD	No	12	LTD-Non-Structured	>4Y<=5Y	1,500					N		N
Sample 2:	PARENT	GBP	No	12	LTD-Non-Structured	>5Y	2,000					N		N
Sample 3:	PARENT	GBP	No	12	LTD-Non-Structured	>1Y<=2Y	250					N		N

O.W fields:	Reporting Entity	Currency	Converted	PID	Product	Maturity Amount	Maturity Bucket	Internal	Loss Absorbency	Business Line
Example 1	PARENT	USD	N	11	Unstructured Long Term Debt	1,500	>4 Yr ≤ 5 Yr	N	TLAC	Corporate Treasury
Example 2	PARENT	GBP	N	11	Unstructured Long Term Debt	2,000	>5 Yr	N	TLAC	Corporate Treasury
Example 3	PARENT	GBP	N	11	Unstructured Long Term Debt	250	>1 Yr ≤ 2 Yr	N	TLAC	Corporate Treasury

*Note: the [Counterparty], [G-SIB], [Maturity Optionality], [Collateral Class], [Collateral Value], [Forward Start Amount], [Forward Start Bucket] and [Internal Counterparty] fields are not required in these example records.*

- Note: additional examples are included in the field and product definition sections of this document to illustrate the standard for aggregating and reporting FR 2052a data.

### Naming conventions and field types

This document uses a standard syntax to refer to specific tables, fields and products in the FR 2052a data hierarchy.

- **Prefixes** are the first component of the FR 2052a data reference syntax. There are three distinct prefixes: **I**, **O** and **S**, which correspond to the first letter of each specific section in the FR 2052a data hierarchy: Inflows, **O**utflows and **S**upplemental.
- **Tables** are referenced using the appropriate prefix, followed by the first letter of the table as described in Table 3 below (with the ~~exception~~exceptions of derivatives & collateral and foreign exchange, which ~~is~~are referenced as “DC” and “FX”), respectively.
  - Example: the “Assets” table, which relates to inflows, is referenced as **I.A**, while the “Deposits” table, which relates to outflows, is referenced as **O.D**.
- ~~• **Fields** are referenced using the table syntax described above, with the field name enclosed in brackets.
 
  - Example: The “Currency” field in the Outflows Secured table is referenced as **O.S.[Currency]**
  - Example: The “Maturity Bucket” field in the Outflows Wholesale table is referenced as **O.W.[Maturity Bucket]**.~~
- **Products** are referenced using the table syntax and the corresponding product number.
  - Note: The **[Product]** field designation is omitted to simplify the reference syntax. A number following the table designation always refers to the product number for that table.
    - Table 3 below depicts the table combinations for the product syntax structure
    - Example: “Unencumbered Assets” (product #1) in the “Assets” table is referred to as **I.A.1**.

~~Table 3 – Product Reference Syntax~~

Table 3 - Product Reference Syntax

Prefix	.	Table	.	Product #
<u>I</u> (Inflows)	:	A (Assets)	:	<u>#</u>
<del>↓</del> (Inflows)	:	U (Unsecured)	:	#
		<del>S (Secured)</del>		
		<u>S (Secured)</u>		
		O (Other)		

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<u>O</u> (Outflows)	÷	D (Deposits)	÷	<u>#</u>
<del>⊖</del> (Outflows)	÷	W (Wholesale)	÷	#
		<del>S (Secured)</del>		
		<u>S (Secured)</u>		
		O (Other)		
S (Supplemental)	.	<u>DC (Derivatives &amp; Collateral)</u>	.	#
		<u>L (Liquidity Risk Measurement)</u>		
		<u>B (Balance Sheet)</u>		
		I (Informational Items)		
		<del>FX (Foreign Exchange)</del>		
		<u>FX (Foreign Exchange)</u>		

### Field Types

The data fields in each FR 2052a table fall into two categories:

1. Mandatory fields (May vary for each product, colored red in Table 4 below)
2. Dependent fields (colored blue in Table 4)
  - Required for certain transaction types.
    - Example: the **[Forward start bucketStart Bucket]** field is generally only required for forward starting transactions.
    - Example: the **[Internal Counterparty]** field is only required for intercompany transactions.
  - **[Sub-Product]** required for certain products.
    - Example: The “Capacity” product in the Assets table (**I.A.2**) requires a **[Sub-Product]** designation.
      - Table 4 below depicts a sample data element reporting FHLB capacity of \$100mm against category **ⒸL-3** collateral, with market value of \$150mm and a residual maturity of > 5 years.
    - Refer to Appendix II for a full listing of product/sub-product combinations.

I.A. fields:	Reporting Entity	Currency	Converted	RID	Product	SID	Sub-Product	Maturity Bucket	Market Value	Lendable Value	Fwd-Start Amount	Fwd-Start Bucket	Collateral Class	Treasury Control
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Sample:	BANK	USD	No	2	Capacity	9	FHLB	Open	150	100			L-3	Y
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**Table 4 – Example: required versus dependent fields**

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I.A fields:	Reporting Entity	Currency	Converted	PID	Product	Sub-Product	Market Value	Lendable Value	Maturity Bucket	Collateral Class	Treasury Control	Accounting Designation
Example 1	BANK	USD	N	2	Capacity	FHLB	150	100	>5Yr	L-3	Y	Available-for-Sale

Note: the [Forward Start Amount], [Forward Start Bucket], [Effective Maturity Bucket], [Encumbrance Type] and [Internal Counterparty] fields are not required in this example record.

### Data Tables<sup>17</sup>

<sup>17</sup> Note that the Currency and Converted attributes are required for each value field in accordance with the Field Definitions. These fields have been omitted from this figure to simplify the illustration of the FR 2052a data structure.

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### Inflows

Assets	
Reporting Entity	text
Product	text
Sub-Product	text
Market Value	numeric
Lendable Value	numeric
Maturity Bucket	text
Forward Start Amount	numeric
Forward Start Bucket	text
Collateral Class	text
Treasury Control	text
Accounting Designation	text
Effective Maturity Bucket	text
Encumbrance Type	text
Internal Counterparty	text
Business Line	text

Unsecured	
Reporting Entity	text
Product	text
Counterparty	text
G-SIB	text
Maturity Amount	numeric
Maturity Bucket	text
Maturity Optionality	text
Effective Maturity Bucket	text
Encumbrance Type	text
Forward Start Amount	numeric
Forward Start Bucket	text
Internal	text
Internal Counterparty	text
Risk Weight	percent
Business Line	text

Secured	
Reporting Entity	text
Product	text
Sub-Product	text
Maturity Amount	numeric
Maturity Bucket	text
Maturity Optionality	text
Effective Maturity Bucket	text
Encumbrance Type	text
Forward Start Amount	numeric
Forward Start Bucket	text
Collateral Class	text
Collateral Value	numeric
Unencumbered	text
Treasury Control	text
Internal	text
Internal Counterparty	text
Risk Weight	percent
Business Line	text
Settlement	text
Counterparty	text
G-SIB	text

Other	
Reporting Entity	text
Product	text
Maturity Amount	numeric
Maturity Bucket	text
Forward Start Amount	numeric
Forward Start Bucket	text
Collateral Class	text
Collateral Value	numeric
Treasury Control	text
Counterparty	text
G-SIB	text
Internal	text
Internal Counterparty	text
Business Line	text

### Outflows

Deposits	
Reporting Entity	text
Product	text
Counterparty	text
G-SIB	text
Maturity Amount	numeric
Maturity Bucket	text
Maturity Optionality	text
Collateral Class	text
Collateral Value	numeric
Insured	text
Trigger	text
Rehypothecated	text
Business Line	text
Internal	text
Internal Counterparty	text

Wholesale	
Reporting Entity	text
Product	text
Counterparty	text
G-SIB	text
Maturity Amount	numeric
Maturity Bucket	text
Maturity Optionality	text
Collateral Class	text
Collateral Value	numeric
Forward Start Amount	numeric
Forward Start Bucket	text
Internal	text
Internal Counterparty	text
Loss Absorbency	text
Business Line	text

Secured	
Reporting Entity	text
Product	text
Sub-Product	text
Maturity Amount	numeric
Maturity Bucket	text
Maturity Optionality	text
Forward Start Amount	numeric
Forward Start Bucket	text
Collateral Class	text
Collateral Value	numeric
Treasury Control	text
Internal	text
Internal Counterparty	text
Business Line	text
Settlement	text
Rehypothecated	text
Counterparty	text
G-SIB	text

Other	
Reporting Entity	text
Product	text
Counterparty	text
G-SIB	text
Maturity Amount	numeric
Maturity Bucket	text
Forward Start Amount	numeric
Forward Start Bucket	text
Collateral Class	text
Collateral Value	numeric
Internal	text
Internal Counterparty	text
Business Line	text

Supplemental

Informational	
Reporting Entity	text
Product	text
Market Value	numeric
Collateral Class	text
Internal	text
Internal Counterparty	text
Business Line	text

Derivatives & Collateral	
Reporting Entity	text
Product	text
Sub-Product	text
Sub-Product2	text
Market Value	numeric
Collateral Class	text
Collateral Level	text
Counterparty	text
G-SIB	text
Effective Maturity Bucket	text
Encumbrance Type	text
Netting Eligible	text
Treasury Control	text
Internal	text
Internal Counterparty	text
Business Line	text

Liquidity Risk Measurement	
Reporting Entity	text
Product	text
Market Value	numeric
Collateral Class	text
Internal	text
Internal Counterparty	text

Balance Sheet	
Reporting Entity	text
Collection Reference	text
Product	text
Product Reference	text
Sub-Product Reference	text
Collateral Class	text
Maturity Bucket	text
Effective Maturity Bucket	text
Encumbrance Type	text
Market Value	numeric
Maturity Amount	numeric
Collateral Value	numeric
Counterparty	text
G-SIB	text
Risk Weight	percent
Internal	text
Internal Counterparty	text

Foreign Exchange	
Reporting Entity	text
Product	text
Maturity Amount Currency 1	numeric
Maturity Amount Currency 2	numeric
Maturity Bucket	text
Foreign Exchange Option Direction	text
Forward Start Amount Currency 1	numeric
Forward Start Amount Currency 2	numeric
Forward Start Bucket	text
Counterparty	text
G-SIB	text
Settlement	text
Business Line	text
Internal	text
Internal Counterparty	text

Comments	
Reporting Entity	text
Collection	text
Product	text
Sub-Product	text
Comments	text

## Appendix II-a: FR 2052a Product/Sub-Product Requirements

The following table displays which products require the reporting of a Sub-Product or Sub-Product 2, along with the corresponding set of acceptable values.

Table	PID	Product	Sub-Product	Sub-Product 2
Inflows - Assets	2	Capacity	Federal Reserve Bank	
			Swiss National Bank	
			Bank of England	
			European Central Bank	
			Bank of Japan	
			Reserve Bank of Australia	
			Bank of Canada	
			Other Central Bank	
			Federal Home Loan Bank	
			Other Government Sponsored Entity	
Inflows - Assets	3	Unrestricted Reserve Balances	Federal Reserve Bank	
	4	Restricted Reserve Balances	Swiss National Bank	
Inflows - Secured	4	Collateral Swaps	Bank of England	
			European Central Bank	
			Bank of Japan	
			Reserve Bank of Australia	
			Bank of Canada	
			Other Central Bank	
			Currency and Coin	
			Level 1 Pledged	
			Level 2a Pledged	
			Level 2b Pledged	
Non-HQLA Pledged				
No Collateral Pledged				
Outflows - Secured	4	Collateral Swaps	Level 1 Received	
			Level 2a Received	
			Level 2b Received	
			Non-HQLA Received	
			No Collateral Received	
Outflows - Secured	6	Exceptional Central Bank Operations	Federal Reserve Bank	
			Swiss National Bank	
			Bank of England	
			European Central Bank	
			Bank of Japan	
			Reserve Bank of Australia	
			Bank of Canada	
			Other Central Bank	
			Covered Federal Reserve Facility Funding	

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Table	PID	Product	Sub-Product	Sub-Product 2
Outflows - Secured	7	Customer Shorts	External Cash Transactions	
	8	Firm Shorts	External Non-Cash Transactions Firm Longs Customer Longs <del>Firm Long with Associated Derivative</del> Unsettled - Regular Way Unsettled - Forward	
Outflows - Secured	9	<del>Synthetic Customer Shorts</del>	<del>Firm Short</del>	
	10	<del>Synthetic Firm Financing</del>	<del>Synthetic Customer Long</del>	
			<del>Synthetic Firm Sourcing</del>	
			<del>Futures</del>	
			<del>Other</del> <del>Unhedged</del>	
Inflows - Secured	9	<del>Synthetic Customer Longs</del>	<del>Physical Long Position</del>	
	10	<del>Synthetic Firm Sourcing</del>	<del>Synthetic Customer Short</del>	
			<del>Synthetic Firm Financing</del>	
			<del>Futures</del>	
			<del>Other</del> <del>Unhedged</del>	
Supplemental - Derivatives & Collateral	1	<del>Gross Derivative Asset Values</del>	Rehypotheateable Collateral Unencumbered	OTC - Bilateral
	2	<del>Gross Derivative Liability Values</del>	Rehypotheateable Collateral Encumbered	OTC - Centralized (Principal)
	3	<del>Derivative Settlement Payments Delivered</del>	Non-Rehypotheateable Collateral	OTC - Centralized (Agent)
	4	<del>Derivative Settlement Payments Received</del>	Segregated Cash	Exchange-traded (Principal)
	5	Initial Margin Posted - House	Non-Segregated Cash	Exchange-traded (Agent)
	6	Initial Margin Posted - Customer		
	7	Initial Margin Received		
	8	Variation Margin Posted - House		
	9	Variation Margin Posted - Customer		
	10	Variation Margin Received		

## FR 2052a Instructions

### Appendix II-b: FR 2052a Counterparty Requirements

The following table displays which products **require** the reporting of the Counterparty field. Although not displayed below, the product S.B.6: Carrying Value Adjustment would require the reporting of a Counterparty to the extent the adjustment is applied to a product that also requires a counterparty designation. In addition, the table provides guidance on which specific counterparty field selections are generally applicable/not applicable.

Table	PID	Product	Applicable Counterparty Values	Not Applicable Counterparty Values
<u>Outflows - Other</u>	5	Liquidity Facilities	Retail Small Business Non-Financial Corporate Sovereign Central Bank Government Sponsored Entity Public Sector Entity Multilateral Development Bank Other Supranational Pension Fund Bank Broker-Dealer Investment Company or Advisor Financial Market Utility Other Supervised Non-Bank Financial Entity Debt Issuing Special Purpose Entity Non-Regulated Fund Municipalities for VRDN Structures Other	
<u>Inflows - Unsecured</u>	5 6	Outstanding Draws on Revolving Credit Facilities Other Loans	Retail Small Business Non-Financial Corporate	Municipalities for VRDN Structures
<u>Inflows - Secured</u>	5 6 7 8	Margin Loans Other Secured Loans - Rehypothecatable Outstanding Draws on Secured Revolving Facilities Other Secured Loans - Non-Rehypothecatable	Sovereign Central Bank Government Sponsored Entity Public Sector Entity Multilateral Development Bank	
<u>Outflows - Deposits</u>	7 8 9 10 11 12 13 14 15	Operational Escrow Accounts Non-Reciprocal Brokered Accounts Stable Affiliated Sweep Account Balances Less Stable Affiliated Sweep Account Balances Non-Affiliated Sweep Accounts Other Product Sweep Accounts Reciprocal Accounts Other Third-Party Deposits Other Accounts	Other Supranational Pension Fund Bank Broker-Dealer Investment Company or Advisor Financial Market Utility Other Supervised Non-Bank Financial Entity Debt Issuing Special Purpose Entity Non-Regulated Fund Other	
<u>Outflows - Secured</u>	7	Customer Shorts		
<u>Outflows - Wholesale</u>	18	Free Credits		
<u>Outflows - Other</u>	4	Credit Facilities		
<u>Supplemental - D&amp;C</u>	1 2 5 6 7 8 9 10	Gross Derivative Asset Values Gross Derivative Liability Values Initial Margin Posted - House Initial Margin Posted - Customer Initial Margin Received Variation Margin Posted - House Variation Margin Posted - Customer Variation Margin Received		
<u>Supplemental - Balance Sheet</u>	5	Counterparty Netting		

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Table	PID	Product	Applicable Counterparty Values	Not Applicable Counterparty Values
<u>Inflows - Secured</u>	1	Reverse Repo	Non-Financial Corporate	Retail
	2	Securities Borrowing	Sovereign	Small Business
	3	Dollar Rolls	Central Bank	Municipalities for VRDN Structures
	4	Collateral Swaps	Government Sponsored Entity	
	9	Synthetic Customer Longs	Public Sector Entity	
	10	Synthetic Firm Sourcing	Multilateral Development Bank	
<u>Inflows - Unsecured</u>	1	Onshore Placements	Other Supranational	
	2	Offshore Placements	Pension Fund	
	3	Required Operational Balances	Bank	
	4	Excess Operational Balances	Broker-Dealer	
	7	Cash Items in the Process of Collection	Investment Company or Advisor	
	8	Short-Term Investments	Financial Market Utility	
			Other Supervised Non-Bank Financial Entity	
			Debt Issuing Special Purpose Entity	
<u>Outflows - Deposits</u>	4	Operational Account Balances	Non-Regulated Fund	
	5	Excess Balances in Operational Accounts	Other	
	6	Non-Operational Account Balances		
<u>Outflows - Secured</u>	1	Repo		
	2	Securities Lending		
	3	Dollar Rolls		
	4	Collateral Swaps		
	9	Synthetic Customer Shorts		
	10	Synthetic Firm Shorts		
	11	Other Secured Financing		
<u>Outflows - Wholesale</u>	9	Onshore Borrowing		
	10	Offshore Borrowing		
<u>Supplemental-FX</u>	1	Spot		
	2	Forwards		
	3	Swaps		
<u>Outflows - Deposits</u>	1	Transactional Accounts	Retail	Debt Issuing Special Purpose Entity
	2	Non-Transactional Relationship Accounts	Small Business	Municipalities for VRDN Structures
	3	Non-Transactional Non-Relationship Accounts		Non-Financial Corporate
				Sovereign
				Central Bank
				Government Sponsored Entity
				Public Sector Entity
				Multilateral Development Bank
				Other Supranational
				Pension Fund
				Bank
				Broker-Dealer
				Investment Company or Advisor
				Financial Market Utility
				Other Supervised Non-Bank Financial Entity
				Non-Regulated Fund
				Other
<u>Outflows - Secured</u>	5	Federal Home Loan Bank Advances	Government Sponsored Entity	Retail
				Small Business
				Non-Financial Corporate
				Sovereign
				Central Bank
				Public Sector Entity
				Multilateral Development Bank
				Other Supranational
				Pension Fund
				Bank
				Broker-Dealer
				Investment Company or Advisor
				Financial Market Utility
				Other Supervised Non-Bank Financial Entity
				Debt Issuing Special Purpose Entity
				Non-Regulated Fund
				Municipalities for VRDN Structures
				Other



## FR 2052a Instructions

Table	PID	Product	Applicable Counterparty Values	Not Applicable Counterparty Values
<u>Outflows - Secured</u>	6	Exceptional Central Bank Operations	Central Bank	Retail Small Business Non-Financial Corporate Sovereign Government Sponsored Entity Public Sector Entity Multilateral Development Bank Other Supranational Pension Fund Bank Broker-Dealer Investment Company or Advisor Financial Market Utility Other Supervised Non-Bank Financial Entity Debt Issuing Special Purpose Entity Non-Regulated Fund Municipalities for VRDN Structures Other

## Appendix II-c: FR 2052a Collateral Class Requirements

The following table displays the applicable reporting requirements for the Collateral Class field by Product:

- (1) **Required:** the product by definition requires a collateral class designation
- (2) **Dependent:** the product requires a collateral class designation to the extent collateral has been, or would need to be posted or received
- (3) **Not applicable:** the product should not be assigned a collateral class

PID	Product	Required	Dependent	Not Applicable
<b>Inflows - Assets</b>				
I.A.1	Unencumbered Assets	✓		
I.A.2	Capacity	✓		
I.A.3	Unrestricted Reserve Balances	✓		
I.A.4	Restricted Reserve Balances	✓		
I.A.5	Unsettled Asset Purchases	✓		
I.A.6	Forward Asset Purchases	✓		
I.A.7	Encumbered Assets	✓		
<b>Inflows - Unsecured</b>				
I.U.1	Onshore Placements			✓
I.U.2	Offshore Placements			✓
I.U.3	Required <b>Operational</b> Balances			✓
I.U.4	Excess <b>Operational</b> Balances			✓
I.U.5	Outstanding Draws on <b>Unsecured</b> Revolving Facilities			✓
I.U.6	Other Loans			✓
I.U.7	Cash Items in the Process of Collection			✓
I.U.8	Short-Term Investments			✓
<b>Inflows - Secured</b>				
I.S.1	Reverse Repo	✓		
I.S.2	Securities Borrowing	✓		
I.S.3	Dollar Rolls	✓		
I.S.4	Collateral Swaps	✓		
I.S.5	Margin Loans	✓		
I.S.6	Other Secured Loans - Rehypothecatable	✓		
I.S.7	Outstanding Draws on Secured Revolving Facilities	✓		
I.S.8	Other Secured Loans - Non-Rehypothecatable	✓		
I.S.9	Synthetic Customer Longs	✓		
I.S.10	Synthetic Firm Sourcing	✓		
<b>Inflows - Other</b>				
I.O.1	Derivative Receivables			✓
I.O.2	Collateral Called for Receipt	✓		
I.O.3	TBA Sales	✓		
I.O.4	Undrawn Committed Facilities Purchased		✓	
I.O.5	Lock-up Balance			✓
I.O.6	Interest and Dividends Receivable	✓		
I.O.7	Net 30-Day Derivative Receivables			✓
I.O.8	Principal Payments Receivable on Unencumbered Investment Securities	✓		
I.O.9	Other Cash Inflows		✓	

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PID	Product	Required	Dependent	Not Applicable
<b>Outflows - Wholesale</b>				
O.W.1	Asset-Backed Commercial Paper: Single-Seller	✓		
O.W.2	Asset-Backed Commercial Paper: Multi-Seller	✓		
O.W.3	Collateralized Commercial Paper	✓		
O.W.4	Asset-Backed Securities	✓		
O.W.5	Covered Bonds	✓		
O.W.6	Tender Option Bonds	✓		
O.W.7	Other Asset-Backed Financing	✓		
O.W.8	Commercial Paper			✓
O.W.9	Onshore Borrowing			✓
O.W.10	Offshore Borrowing			✓
O.W.11	Unstructured Long Term Debt			✓
O.W.12	Structured Long Term Debt			✓
O.W.13	Government Supported Debt			✓
O.W.14	Unsecured Notes			✓
O.W.15	Structured Notes			✓
O.W.16	Wholesale CDs			✓
O.W.17	Draws on Committed Lines		✓	
O.W.18	Free Credits			✓
O.W.19	Other Unsecured Financing			✓
<b>Outflows - Secured</b>				
O.S.1	Repo	✓		
O.S.2	Securities Lending	✓		
O.S.3	Dollar Rolls	✓		
O.S.4	Collateral Swaps	✓		
O.S.5	FHLB Advances	✓		
O.S.6	Exceptional Central Bank Operations	✓		
O.S.7	Customer Shorts	✓		
O.S.8	Firm Shorts	✓		
O.S.9	Synthetic Customer Shorts	✓		
O.S.10	Synthetic Firm Financing	✓		
O.S.11	Other Secured Financing Transactions	✓		
<b>Outflows - Deposits</b>				
O.D.1	Transactional Accounts		✓	
O.D.2	Non-Transactional Relationship Accounts		✓	
O.D.3	Non-Transactional Non-Relationship Accounts		✓	
O.D.4	Operational Account Balances		✓	
O.D.5	Excess Balances in Operational Accounts		✓	
O.D.6	Non-Operational Account Balances		✓	
O.D.7	Operational Escrow Accounts		✓	
O.D.8	Non-Reciprocal Brokered Deposits		✓	
O.D.9	Stable Affiliated Sweep Account Balances		✓	
O.D.10	Less Stable Affiliated Sweep Account Balances		✓	
O.D.11	Non-Affiliated Sweep Accounts		✓	
O.D.12	Other Product Sweep Accounts		✓	
O.D.13	Reciprocal Accounts		✓	
O.D.14	Other Third-Party Deposits		✓	
O.D.15	Other Accounts		✓	

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PID	Product	Required	Dependent	Not Applicable
<b>Outflows - Other</b>				
O.O.1	Derivative Payables			✓
O.O.2	Collateral Called for Delivery	✓		
O.O.3	TBA Purchases	✓		
O.O.4	Credit Facilities		✓	
O.O.5	Liquidity Facilities		✓	
O.O.6	Retail Mortgage Commitments		✓	
O.O.7	Trade Finance Instruments		✓	
O.O.8	MTM Impact on Derivative Positions			✓
O.O.9	Loss of Rehypothecation Rights Due to a 1 Notch Downgrade	✓		
O.O.10	Loss of Rehypothecation Rights Due to a 2 Notch Downgrade	✓		
O.O.11	Loss of Rehypothecation Rights Due to a 3 Notch Downgrade	✓		
O.O.12	Loss of Rehypothecation Rights Due to a Change in Financial Condition	✓		
O.O.13	Total Collateral Required Due to a 1 Notch Downgrade	✓		
O.O.14	Total Collateral Required Due to a 2 Notch Downgrade	✓		
O.O.15	Total Collateral Required Due to a 3 Notch Downgrade	✓		
O.O.16	Total Collateral Required Due to a Change in Financial Condition	✓		
O.O.17	Excess Margin		✓	
O.O.18	Unfunded Term Margin		✓	
O.O.19	Interest and Dividends Payable		✓	
O.O.20	Net 30-Day Derivative Payables			✓
O.O.21	Other Outflows Related to Structured Transactions			✓
O.O.22	Other Cash Outflows		✓	
<b>Supplemental - Derivatives &amp; Collateral</b>				
S.DC.1	Gross Derivative Asset Values			✓
S.DC.2	Gross Derivative Liability Values			✓
S.DC.3	Derivative Settlement Payments Delivered	✓		
S.DC.4	Derivative Settlement Payments Received	✓		
S.DC.5	Initial Margin Posted - House	✓		
S.DC.6	Initial Margin Posted - Customer	✓		
S.DC.7	Initial Margin Received	✓		
S.DC.8	Variation Margin Posted - House	✓		
S.DC.9	Variation Margin Posted - Customer	✓		
S.DC.10	Variation Margin Received	✓		
S.DC.11	Derivative CCP Default Fund Contribution	✓		
S.DC.12	Other CCP Pledges and Contributions	✓		
S.DC.13	Collateral Disputes Deliverables			✓
S.DC.14	Collateral Disputes Receivables			✓
S.DC.15	Sleeper Collateral Deliverables	✓		
S.DC.16	Required Collateral Deliverables	✓		
S.DC.17	Sleeper Collateral Receivables	✓		
S.DC.18	Derivative Collateral Substitution Risk			✓
S.DC.19	Derivative Collateral Substitution Capacity			✓
S.DC.20	Other Collateral Substitution Risk			✓
S.DC.21	Other Collateral Substitution Capacity			✓

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PID	Product	Required	Dependent	Not Applicable
<b>Supplemental - Liquidity Risk Measurement</b>				
S.L.1	Subsidiary Liquidity That Cannot be Transferred	✓		
S.L.2	Subsidiary Liquidity Available for Transfer	✓		
S.L.3	Unencumbered Asset Hedges - Early Termination Outflows	✓		
S.L.4	Non-Structured Debt Maturing in Greater than 30-days - Primary Market Maker			✓
S.L.5	Structured Debt Maturing in Greater than 30-days - Primary Market Maker			✓
S.L.6	Liquidity Coverage Ratio			✓
S.L.7	Subsidiary Funding That Cannot be Transferred			✓
S.L.8	Subsidiary Funding Available for Transfer			✓
S.L.9	Additional Funding Requirement for Off-Balance Sheet Rehypothecated Assets	✓		
S.L.10	Net Stable Funding Ratio			✓
<b>Supplemental - Balance Sheet</b>				
S.B.1	Regulatory Capital Element			✓
S.B.2	Other Liabilities		✓	
S.B.3	Non-Performing Assets	✓		
S.B.4	Other Assets		✓	
S.B.5	Counterparty Netting	✓		
S.B.6	Carrying Value Adjustment		✓	
<b>Supplemental - Informational</b>				
S.I.1	Long Market Value Client Assets	✓		
S.I.2	Short Market Value Client Assets	✓		
S.I.3	Gross Client Wires Received	✓		
S.I.4	Gross Client Wires Paid	✓		
S.I.5	FRB 23A Capacity			✓
S.I.6	Subsidiary Liquidity Not Transferrable	✓		
<b>Supplemental-Foreign Exchange</b>				
S.FX.1	Spot			✓
S.FX.2	Forwards and Futures			✓
S.FX.3	Swaps			✓

## Appendix II-d: FR 2052a Forward Start Exclusions

The following products should not be assigned a [Forward Start Bucket] or [Forward Start Amount] value.

<i>PID</i>	Product
<b>Inflows - Assets</b>	
<i>I.A.1</i>	Unencumbered Assets
<i>I.A.2</i>	Capacity
<i>I.A.3</i>	Unrestricted Reserve Balances
<i>I.A.4</i>	Restricted Reserve Balances
<i>I.A.7</i>	Encumbered Assets
<b>Inflows - Unsecured</b>	
<i>I.U.3</i>	Required Operational Balances
<i>I.U.4</i>	Excess Operational Balances
<i>I.U.7</i>	Cash Items in the Process of Collection
<i>I.U.8</i>	Short-Term Investments
<b>Inflows - Other</b>	
<i>I.O.1</i>	Derivative Receivables
<i>I.O.2</i>	Collateral Called for Receipt
<i>I.O.3</i>	TBA Sales
<i>I.O.4</i>	Undrawn Committed Facilities Purchased
<i>I.O.5</i>	Lock-up Balance
<i>I.O.6</i>	Interest and Dividends Receivable
<i>I.O.7</i>	Net 30-Day Derivative Receivables
<i>I.O.8</i>	Principal Payments Receivable on Unencumbered Investment Securities
<i>I.O.9</i>	Other Cash Inflows
<b>Outflows - Wholesale</b>	
<i>O.W.18</i>	Free Credits
<b>Outflows - Deposits (<i>forward start fields not provided</i>)</b>	
<i>O.D.1</i>	Transactional Accounts
<i>O.D.2</i>	Non-Transactional Relationship Accounts
<i>O.D.3</i>	Non-Transactional Non-Relationship Accounts
<i>O.D.4</i>	Operational Account Balances
<i>O.D.5</i>	Excess Balances in Operational Accounts
<i>O.D.6</i>	Non-Operational Account Balances
<i>O.D.7</i>	Operational Escrow Accounts
<i>O.D.8</i>	Non-Reciprocal Brokered Deposits
<i>O.D.9</i>	Stable Affiliated Sweep Account Balances
<i>O.D.10</i>	Less Stable Affiliated Sweep Account Balances
<i>O.D.11</i>	Non-Affiliated Sweep Accounts
<i>O.D.12</i>	Other Product Sweep Accounts
<i>O.D.13</i>	Reciprocal Accounts
<i>O.D.14</i>	Other Third-Party Deposits
<i>O.D.15</i>	Other Accounts

<i>PID</i>	<i>Product</i>
<b>Outflows - Other</b>	
<i>O.O.1</i>	Derivative Payables
<i>O.O.2</i>	Collateral Called for Delivery
<i>O.O.3</i>	TBA Purchases
<i>O.O.4</i>	Credit Facilities
<i>O.O.5</i>	Liquidity Facilities
<i>O.O.6</i>	Retail Mortgage Commitments
<i>O.O.7</i>	Trade Finance Instruments
<i>O.O.8</i>	MTM Impact on Derivative Positions
<i>O.O.9</i>	Loss of Rehypothecation Rights Due to a 1 Notch Downgrade
<i>O.O.10</i>	Loss of Rehypothecation Rights Due to a 2 Notch Downgrade
<i>O.O.11</i>	Loss of Rehypothecation Rights Due to a 3 Notch Downgrade
<i>O.O.12</i>	Loss of Rehypothecation Rights Due to a Change in Financial Condition
<i>O.O.13</i>	Total Collateral Required Due to a 1 Notch Downgrade
<i>O.O.14</i>	Total Collateral Required Due to a 2 Notch Downgrade
<i>O.O.15</i>	Total Collateral Required Due to a 3 Notch Downgrade
<i>O.O.16</i>	Total Collateral Required Due to a Change in Financial Condition
<i>O.O.17</i>	Excess Margin
<i>O.O.18</i>	Unfunded Term Margin
<i>O.O.19</i>	Interest and Dividends Payable
<i>O.O.20</i>	Net 30-Day Derivative Payables
<i>O.O.21</i>	Other Outflows Related to Structured Transactions
<i>O.O.22</i>	Other Cash Outflows
<b>Supplemental - Derivatives &amp; Collateral</b>	
<i>S.DC.1</i>	Gross Derivative Asset Values
<i>S.DC.2</i>	Gross Derivative Liability Values
<i>S.DC.3</i>	Derivative Settlement Payments Delivered
<i>S.DC.4</i>	Derivative Settlement Payments Received
<i>S.DC.5</i>	Initial Margin Posted - House
<i>S.DC.6</i>	Initial Margin Posted - Customer
<i>S.DC.7</i>	Initial Margin Received
<i>S.DC.8</i>	Variation Margin Posted - House
<i>S.DC.9</i>	Variation Margin Posted - Customer
<i>S.DC.10</i>	Variation Margin Received
<i>S.DC.11</i>	Derivative CCP Default Fund Contribution
<i>S.DC.12</i>	Other CCP Pledges and Contributions
<i>S.DC.13</i>	Collateral Disputes Deliverables
<i>S.DC.14</i>	Collateral Disputes Receivables
<i>S.DC.15</i>	Sleeper Collateral Deliverables
<i>S.DC.16</i>	Required Collateral Deliverables
<i>S.DC.17</i>	Sleeper Collateral Receivables
<i>S.DC.18</i>	Derivative Collateral Substitution Risk
<i>S.DC.19</i>	Derivative Collateral Substitution Capacity
<i>S.DC.20</i>	Other Collateral Substitution Risk
<i>S.DC.21</i>	Other Collateral Substitution Capacity

<i>PID</i>	<i>Product</i>
<b>Supplemental - Liquidity Risk Measurement</b>	
<i>S.L.1</i>	Subsidiary Liquidity That Cannot be Transferred
<i>S.L.2</i>	Subsidiary Liquidity Available for Transfer
<i>S.L.3</i>	Unencumbered Asset Hedges - Early Termination Outflows
<i>S.L.4</i>	Non-Structured Debt Maturing in Greater than 30-days - Primary Market Maker
<i>S.L.5</i>	Structured Debt Maturing in Greater than 30-days - Primary Market Maker
<i>S.L.6</i>	Liquidity Coverage Ratio
<i>S.L.7</i>	Subsidiary Funding That Cannot be Transferred
<i>S.L.8</i>	Subsidiary Funding Available for Transfer
<i>S.L.9</i>	Additional Funding Requirement for Off-Balance Sheet Rehypothecated Assets
<i>S.L.10</i>	Net Stable Funding Ratio
<b>Supplemental - Informational</b>	
<i>S.B.1</i>	Regulatory Capital Element
<i>S.B.2</i>	Other Liabilities
<i>S.B.3</i>	Non-Performing Assets
<i>S.B.4</i>	Other Assets
<i>S.B.5</i>	Counterparty Netting
<i>S.B.6</i>	Carrying Value Adjustment
<b>Supplemental - Informational</b>	
<i>S.I.1</i>	Long Market Value Client Assets
<i>S.I.2</i>	Short Market Value Client Assets
<i>S.I.3</i>	Gross Client Wires Received
<i>S.I.4</i>	Gross Client Wires Paid
<i>S.I.5</i>	FRB 23A Capacity
<i>S.I.6</i>	Subsidiary Liquidity Not Transferrable



## Appendix III: FR 2052a Asset Category Table

Note: the "-Q" suffix indicates that assets meet all the asset-specific tests detailed in section 20 of Regulation WW (e.g., risk profile and market-based characteristics)

Asset Category	Asset Category Description
<b>HQLA Level 1</b>	
A-0-Q	Cash
A-1-Q	Debt issued by the U.S. Treasury
A-2-Q	U.S. Government Agency-issued debt (excluding the US Treasury) with a US Government guarantee
A-3-Q	Vanilla debt (including pass-through MBS) guaranteed by a U.S. Government Agency, where the U.S. Government Agency has a full U.S. Government guarantee
A-4-Q	Structured debt (excluding pass-through MBS) guaranteed by a U.S. Government Agency, where the U.S. Government Agency has a full U.S. Government guarantee
A-5-Q	Other debt with a U.S. Government guarantee
S-1-Q	Debt issued by non-U.S. Sovereigns (excluding central banks) with a 0% RW
S-2-Q	Debt issued by multilateral development banks or other supranationals with a 0% RW
S-3-Q	Debt with a non-U.S. sovereign (excluding central banks) or multilateral development bank or other supranational guarantee, where guaranteeing entity has a 0% RW
S-4-Q	Debt issued or guaranteed by a non-U.S. Sovereign (excluding central banks) that does not have a 0% RW, but supports outflows that are in the same jurisdiction of the sovereign and are denominated in the home currency of the sovereign
CB-1-Q	Securities issued or guaranteed by a central bank with a 0% RW
CB-2-Q	Securities issued or guaranteed by a non-U.S. central bank that does not have a 0% RW, but supports outflows that are in the same jurisdiction of the central bank and are denominated in the home currency of the central bank
<b>HQLA Level 2a</b>	
G-1-Q	Senior to preferred debt issued by a U.S. Government Sponsored Entity (GSE)
G-2-Q	Vanilla debt (including pass-through MBS) guaranteed by a U.S. GSE
G-3-Q	Structured debt (excluding pass-through MBS) guaranteed by a U.S. GSE
S-5-Q	Debt issued by non-U.S. Sovereigns (excluding central banks) with a 20% RW, not otherwise included
S-6-Q	Debt issued by multilateral development banks or other supranationals with a 20% RW, not otherwise included
S-7-Q	Debt with a non-U.S. sovereign (excluding central banks) or multilateral development bank or other supranational guarantee, where guaranteeing entity has a 20% RW, not otherwise included
CB-3-Q	Securities issued or guaranteed by a non-U.S. central bank with a 20% RW, not otherwise included
<b>HQLA Level 2b</b>	
E-1-Q	U.S. equities - Russell 1000
E-2-Q	Non-U.S. Equities listed on a foreign index designated to by the local supervisor as qualifying for the LCR, and denominated in USD or the currency of outflows that the foreign entity is supporting
IG-1-Q	Investment grade corporate debt
IG-2-Q	Investment grade municipal obligations

## FR 2052a Instructions

Asset Category	Asset Category Description
<b>Non-HQLA Assets that do not meet the asset-specific tests detailed in section 20 of Regulation WW</b>	
A-2	U.S. Government Agency-issued debt (excluding the US Treasury) with a US Government guarantee
A-3	Vanilla debt (including pass-through MBS) guaranteed by a U.S. Government Agency, where the U.S. Government Agency has a full U.S. Government guarantee
A-4	Structured debt (excluding pass-through MBS) guaranteed by a U.S. Government Agency, where the U.S. Government Agency has a full U.S. Government guarantee
A-5	Other debt with a U.S. Government guarantee
S-1	Debt issued by non-U.S. Sovereigns (excluding central banks) with a 0% RW
S-2	Debt issued by multilateral development banks or other supranationals with a 0% RW
S-3	Debt with a non-U.S. sovereign (excluding central banks) or multilateral development bank or other supranational guarantee, where guaranteeing entity has a 0% RW
S-4	Debt issued or guaranteed by a non-U.S. Sovereign (excluding central banks) that does not have a 0% RW, but supports outflows that are in the same jurisdiction of the sovereign and are denominated in the home currency of the sovereign
CB-1	Securities issued or guaranteed by a central bank with a 0% RW
CB-2	Securities issued or guaranteed by a non-U.S. central bank that does not have a 0% RW, but supports outflows that are in the same jurisdiction of the central bank and are denominated in the home currency of the central bank
G-1	Senior to preferred debt issued by a U.S. Government Sponsored Entity (GSE)
G-2	Vanilla debt (including pass-through MBS) guaranteed by a U.S. GSE
G-3	Structured debt (excluding pass-through MBS) guaranteed by a U.S. GSE
S-5	Debt issued by Non-U.S. Sovereigns with a 20% RW, not otherwise included
S-6	Debt issued by multilateral development banks or other supranationals with a 20% RW, not otherwise included
S-7	Debt with a non-U.S. sovereign or multilateral development bank or other supranational guarantee, where guaranteeing entity has a 20% RW, not otherwise included
CB-3	Securities issued or guaranteed by a non-U.S. central bank with a 20% RW, not otherwise included
E-1	U.S. equities - Russell 1000
E-2	Non-U.S. Equities listed on a foreign index designated to by the local supervisor as qualifying for the LCR, and denominated in USD or the currency of outflows that the foreign entity is supporting
IG-1	Investment grade corporate debt
IG-2	Investment grade U.S. municipal general obligations

## FR 2052a Instructions

Asset Category	Asset Category Description
<b>Non-HQLA Assets other</b>	
S-8	All other debt issued by sovereigns (excluding central banks) and supranational entities, not otherwise included
CB-4	All other securities issued by central banks, not otherwise included
G-4	Debt, other than senior or preferred, issued by a U.S. GSE
E-3	All other U.S.-listed common equity securities
E-4	All other non-US-listed common equity securities
E-5	ETFs listed on US exchanges
E-6	ETFs listed on non-US exchanges
E-7	US mutual fund shares
E-8	Non-US mutual fund shares
E-9	All other US equity investments (including preferred shares, warrants and options)
E-10	All other non-US equity investments (including preferred shares, warrants and options)
IG-3	Investment grade Vanilla ABS
IG-4	Investment grade Structured ABS
IG-5	Investment grade Private label Pass-thru CMBS/RMBS
IG-6	Investment grade Private label Structured CMBS/RMBS
IG-7	Investment grade covered bonds
IG-8	Investment grade obligations of municipals/PSEs (excluding U.S. general obligations)
N-1	Non-investment grade general obligations issued by U.S. municipals/PSEs
N-2	Non-investment grade corporate debt
N-3	Non-investment grade Vanilla ABS
N-4	Non-investment grade structured ABS
N-5	Non-investment grade Private label Pass-thru CMBS/RMBS
N-6	Non-investment grade Private label Structured CMBS/RMBS
N-7	Non-investment grade covered bonds
N-8	Non-investment grade obligations of municipals/PSEs (excluding U.S. general obligations)
L-1	GSE-eligible conforming residential mortgages
L-2	Other GSE-eligible loans
L-3	Other 1-4 family residential mortgages
L-4	Other multi family residential mortgages
L-5	Home equity loans
L-6	Credit card loans
L-7	Auto loans and leases
L-8	Other consumer loans and leases
L-9	Commercial real estate loans
L-10	Commercial and industrial loans
L-11	All other loans, except loans guaranteed by U.S. government agencies
L-12	Loans guaranteed by U.S. government agencies
Y-1	Debt issued by reporting firm - parent
Y-2	Debt issued by reporting firm - bank
Y-3	Debt issued by reporting firm - all other (incl. conduits)
Y-4	Equity investment in affiliates
C-1	Commodities
P-1	Residential property
P-2	All other physical property
LC-1	Letters of credit issued by a GSE
LC-2	All other letters of credit, including bankers' acceptances
Z-1	All other assets

**Appendix IV-a: FR 2052a Maturity Bucket Value List**

Open	Day 42
Day 1	Day 43
Day 2	Day 44
Day 3	Day 45
Day 4	Day 46
Day 5	Day 47
Day 6	Day 48
Day 7	Day 49
Day 8	Day 50
Day 9	Day 51
Day 10	Day 52
Day 11	Day 53
Day 12	Day 54
Day 13	Day 55
Day 14	Day 56
Day 15	Day 57
Day 16	Day 58
Day 17	Day 59
Day 18	Day 60
Day 19	61 - 67 Days
Day 20	68 - 74 Days
Day 21	75 - 82 Days
Day 22	83 - 90 Days
Day 23	91 - 120 Days
Day 24	121 - 150 Days
Day 25	151 - 179 Days
Day 26	180 - 270 Days
Day 27	271 - 364 Days
Day 28	>= 1 Yr <= 2 Yr
Day 29	>2 Yr <= 3 Yr
Day 30	>3 Yr <= 4 Yr
Day 31	>4 Yr <= 5 Yr
Day 32	>5 Yr
Day 33	Perpetual
Day 34	
Day 35	
Day 36	
Day 37	
Day 38	
Day 39	
Day 40	
Day 41	

## Appendix IV-b: FR 2052a Maturity Bucket Tailoring

(1) U.S. firms that are identified as Category I or Category II banking organizations; FBOs identified as Category II foreign banking organizations.

(a) All products should be reported using the following 76 maturity buckets:

Open	Daily	Weekly* Buckets	30-Day Buckets	90-Day Buckets	Yearly Buckets		Perpetual
	Day 1 ↔ Day 60 <i>60 buckets</i>	Day 61 ↔ Day 90 <i>4 buckets</i>	Day 91 ↔ Day 179 <i>3 buckets</i>	Day 180 ↔ Day 364 <i>2 buckets</i>	Day 365 ↔ Year 5 <i>4 buckets</i>	> 5 Years	

(2) U.S. firms that are identified as Category III or Category IV banking organizations with wSTWF>\$50B; FBOs that are identified as Category III or Category IV foreign banking organizations with wSTWF>\$50B.

(a) All outflow and supplemental products with maturities within 1 year should be reported using the 70 applicable maturity buckets, while these products with **non-perpetual** contractual maturities 1 year **and beyond** may be reported in aggregate in the ≥ 1 Year and ≤ 2 Year bucket.

Open	Daily	Weekly* Buckets	30-Day Buckets	90-Day Buckets	All cash flows maturing in ≥ 1 year	Perpetual
	Day 1 ↔ Day 60 <i>60 buckets</i>	Day 61 ↔ Day 90 <i>4 buckets</i>	Day 91 ↔ Day 179 <i>3 buckets</i>	Day 180 ↔ Day 364 <i>2 buckets</i>	> 1 Year and ≤ 2 Years <i>1 bucket</i>	

(b) All inflow products with maturities within 1 year should be reported using the 70 applicable maturity buckets, while these products with **non-perpetual** contractual maturities 1 year **and beyond** may be reported in aggregate in the > 5 Year bucket.

Open	Daily	Weekly* Buckets	30-Day Buckets	90-Day Buckets	All cash flows maturing in ≥ 1 year	Perpetual
	Day 1 ↔ Day 60 <i>60 buckets</i>	Day 61 ↔ Day 90 <i>4 buckets</i>	Day 91 ↔ Day 179 <i>3 buckets</i>	Day 180 ↔ Day 364 <i>2 buckets</i>	> 5 Years <i>1 bucket</i>	

(3) U.S. firms that are identified as Category IV banking organizations with wSTWF <\$50B; FBOs that are identified as Category IV foreign banking organizations with wSTWF <\$50B.

(a) Balances for products I.A.1, I.A.2 and I.A.7 may be reported under the maturity bucket "Open" if the residual maturity of the instrument is < 6 months, under the "271 - 364 Days" maturity bucket if the residual maturity of the instrument is ≥ 6 months but < 1 year, and under the "> 5 Years" maturity bucket if the residual maturity of the instrument is ≥ 1 Year. Perpetual instruments must be reported under the "Perpetual" maturity bucket.

<b>Residual maturity &lt; 6 months</b>	<b>Residual maturity ≥ 6 months &lt; 1 Year</b>	<b>Residual maturity ≥ 1 Year</b>	Perpetual
Open <i>1 bucket</i>	271 - 364 Days <i>1 bucket</i>	> 5 Years <i>1 bucket</i>	

(b) Loan cash flows reported under products I.U.6 and I.S.7 may be split into the following 2 maturity buckets:

All cash flows due in ≤ 30 days	All cash flows due in > 30 days
Day 30 <i>1 bucket</i>	> 5 Years <i>1 bucket</i>

(c) All other inflow products with maturities within 1 year should be reported using the 70 applicable maturity buckets, while these products with non-perpetual contractual maturities beyond 1 year may be reported in aggregate in the > 5 Year bucket.

Open	Daily	Weekly* Buckets	30-Day Buckets	90-Day Buckets	All cash flows maturing in ≥ 1 year	Perpetual
	Day 1 ↔ Day 60 <i>60 buckets</i>	Day 61 ↔ Day 90 <i>4 buckets</i>	Day 91 ↔ Day 179 <i>3 buckets</i>	Day 180 ↔ Day 364 <i>2 buckets</i>	> 5 Years <i>1 bucket</i>	

(d) All outflow and supplemental products with maturities within 1 year should be reported using the 70 applicable maturity buckets, while these products with **non-perpetual** contractual maturities beyond 1 year may be reported in aggregate in the ≥ 1 Year and ≤ 2 Year bucket.

Open	Daily	Weekly* Buckets	30-Day Buckets	90-Day Buckets	All cash flows maturing in ≥ 1 year	Perpetual
	Day 1 ↔ Day 60 <i>60 buckets</i>	Day 61 ↔ Day 90 <i>4 buckets</i>	Day 91 ↔ Day 179 <i>3 buckets</i>	Day 180 ↔ Day 364 <i>2 buckets</i>	≥ 1 Year and ≤ 2 Years <i>1 bucket</i>	

\*The first two "weekly" buckets contain 7 days, while the last two contain 8 days (i.e., days 61-67, 68-74, 75-82, 83-90)

## **Appendix V: FR 2052a Double Counting of Certain Exposures**

The FR 2052a instructions state that, as a general rule, transactions should not be reported twice in a single submission. However, there are certain exceptions to this rule and this document outlines the instances when it is acceptable. [This appendix provides indicative guidance on cases where double-counting is generally appropriate and expected. The items listed below may not be exhaustive, and may have exceptions. Consult with the applicable supervisory and regulatory reporting teams for additional guidance on potential exceptions.](#)

~~The following items may be double-counted:~~

1. **All third-party exposures at subsidiaries that are designated reporting entities**, as these will be, at a minimum, reported for both the consolidated reporting entity and all applicable reporting entities that comprise the consolidated firm.
2. **Collateral swaps**, as each transaction will be reported in both the Inflows-Secured and Outflows-Secured tables (albeit from different perspectives).
3. **Collateral that has been received via a secured lending transaction and pre-positioned at a central bank or GSE**, as these assets should appear in the I.S table (note that the [Unencumbered] flag must be set to *false*) and under product I.A.2: Capacity.
4. ~~Available for sale loans~~Loans ~~and loans held in a reporting firm's trading book~~leases, as these must be reported in the Inflows-Unsecured ~~table or~~ Inflows-Secured tables by counterparty as well as ~~under I.A.1: Unencumbered Assets in the appropriate product in the I.A table~~ according to their market value.
5. Assets that are encumbered to financing transactions and derivatives, as these must be reported under I.A.7: Encumbered Assets and the value of these positions must also be reported under the product to which they are encumbered in the O.W, O.S or S.DC tables (i.e., using the [Collateral Value] or [Market Value] fields).

**5-6. Unsecured derivatives cash flows occurring over the next 30 days**, as these must be reported under products I.O.1: Derivatives Receivables or O.O.1: Derivatives Payables and must be included in the calculation of products I.O.7: Net 30-day Derivative Receivables or O.O.20: Net 30-day Derivative Payables.

**6-7. Derivative collateral cash flows occurring over the next 30 days**, as these must be reported under products I.O.2: Collateral Called for Receipt or O.O.2: Collateral Called for Delivery and must be included in the calculation of products I.O.7: Net 30-day Derivative Receivables or O.O.20: Net 30-day Derivative Payables.

**7-8. Foreign exchange transactions maturing over the next 30 days**, as these must be reported under products S.FX.1: Spot, S.FX.2: Forwards and Futures, and S.FX.3: Swaps and must be included in the calculation of products I.O.7: Net 30-day Derivative Receivables or O.O.20: Net 30-day Derivative Payables.

**8-9. Forward purchases and sales of securities maturing over the next 30 days**, as these purchases must be reported under I.A.6: Forward Asset Purchases and sales must be reported under O.S.8: Firm Shorts, with a [Sub-Product] of “Unsettled (Forward)”, and both must be included in the calculation of products I.O.7: Net 30-day Derivative Receivables or O.O.20: Net 30-day Derivative Payables.

**9-10. Structured and non-structured debt maturing beyond 30 days where the reporting firm is the primary market maker**, as these balances will be reported in one of the Outflows-Wholesale products and in ~~S.L.23~~-L.4: Non-Structured Debt Maturing in Greater than 30-days – Primary Market Maker or S.~~L.24~~L.5: Structured Debt Maturing in Greater than 30-days – Primary Market Maker.

**10-11. O.O.13-O.O.16: Total Collateral Required Due to a Downgrade/Change in Financial Condition**, as the various downgrade levels are meant to reflect a cumulative impact. This concept is illustrated by the inequalities below:

*Total Collateral Required Due to a:*

1 Notch Downgrade  $\leq$  2 Notch Downgrade  $\leq$  3 Notch Downgrade  $\leq$  Change in Financial Condition

~~11.12.~~ **O.O.9-O.O.12: Loss of Re-hypothecation Rights Due to a Downgrade/Change in Financial Condition**, as the various downgrade levels are meant to reflect the cumulative impact. This concept is illustrated by the inequalities below:

*Loss of Re-hypothecation Rights Due to a:*

1 Notch Downgrade  $\leq$  2 Notch Downgrade  $\leq$  3 Notch Downgrade  $\leq$  Change in Financial Condition

~~12.13.~~ **I.O.2: Collateral called for Receipt with a [Maturity Bucket] = "Open"**, as collateral that is both called for and received on the reporting date T should be also reported in the stock of ~~S.I.3DC.7: Initial Margin Received or S.I.4DC.10: Variation Margin Posted – House or S.I.5: Variation Margin Posted – Customer~~Received.

~~13.14.~~ **O.O.2: Collateral called for Delivery with a [Maturity Bucket] = "Open"**, as collateral that is both called for and posted on the reporting date T should be also be reported in the stock of ~~S.I.1DC.5: Initial Margin Posted- House or S.I.2DC.6: Initial Margin Posted – Customer or S.I.4DC.8: Variation Margin Posted – House or S.I.5DC.9: Variation Margin Posted - Customer.~~

~~14.15.~~ **S.I.8DC.14: Collateral Disputes Receivables and I.O.2: Collateral Called for Receipt**, since an amount in dispute should be reflected in both products.

~~15.16.~~ **S.I.7DC.13: Collateral Disputes Deliverables and O.O.2: Collateral Called for Delivery**, since an amount in dispute should be reflected in both products.

~~16.17.~~ **S.I.10DC.17: Sleeper Collateral Receivables**, as the amount due to a reporting entity but not yet called for will also be included in the total amount of ~~S.I.4DC.5: Initial Margin Posted – House, S.DC.6: Initial Margin Posted – Customer, S.DC.8: Variation Margin Posted – House or S.I.5DC.9: Variation Margin Posted – Customer.~~



~~17-18.~~ **S.I.9DC.15: Sleeper Collateral Deliverables**, as the amount due to a reporting firm's counterparties that has not yet been called for should also be included in the total amount of ~~S.I.6DC.7: Initial Margin Received or S.DC.10: Variation Margin Received.~~

~~18-19.~~ **S.I.19L.1: Subsidiary Liquidity That Cannot Be Transferred, S.L.2: Subsidiary Liquidity Available for Transfer, S.L.7: Subsidiary Funding That Cannot Be Transferred, S.L.8: Subsidiary Funding Available for Transfer and S.I.6: Subsidiary Liquidity Not Transferrable** should ~~also be correspond to asset and liability amounts~~ reported elsewhere on the FR 2052A submission, ~~such as products in the Inflows-Assets, Inflows-Secured, or Supplemental-Informational tables that count towards a firm's HQLA.~~

**20. O.D.1012: Other Product Sweep Accounts** includes balances that are swept from deposit accounts into other products or other types of deposits accounts. These balances should be reported in both the product that corresponds with the contractual liability into which the funds are swept as of close of business on the reporting date, as well as ~~O.D.1012.~~

**21. I.O.8: Principal Payments on Unencumbered Investment Securities**, as the market value of these securities must also be reported in the I.A.1: Unencumbered Assets or I.A.2: Capacity products.

### **Appendix VI: LRM: LCR to FR 2052a Mapping**

[Enclosure]

### **Appendix VII: LRM: NSFR to FR 2052a Mapping**

[Enclosure]

### **Appendix VIII: wSTWF to FR 2052a Mapping**

[Enclosure]

