Board of Governors of the Federal Reserve System

Instructions for the Preparation of

Report of Institution-to-Aggregate Granular Data on Assets and Liabilities on an Immediate Counterparty Basis

Reporting Form FR 2510

Effective July 2024

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INSTRUCTIONS FOR PREPARATION OF

The Institution-to-Aggregate Data on Assets and Liabilities on an Immediate Counterparty Basis
FR 2510

General Instructions

Who Must Report

A. Reporting Criteria

The I-A data are to be provided by any Bank Holding Company (BHC) organization under the laws of the U.S. or any of the states therein that is identified as a global systemically important bank (G-SIB). For a list of G-SIBS, refer to the Financial Stability Board's updated list at https://www.fsb.org/2023/11/fsb-publishes-2023-g-sib-list/.

B. Consolidation

The information should be reported on a fully consolidated basis in accordance with the principles set forth in the instructions for the preparation of the Consolidated Financial Statements for Holding Companies (FR Y-9C). As part of the consolidation process, assets and liabilities between offices, subsidiaries, and other entities (e.g., Trusts and Variable Interest Entities) included in the scope of the consolidated BHC are to be eliminated in the consolidation and excluded from the report. In addition, custody accounts should also be excluded from the report, consistent with the FR Y-9C instructions.

Where to Submit the Reports

Electronic Submission

All banking organizations must submit their completed reports electronically. A banking organization should contact its district Federal Reserve Bank or go to www.frbservices.org/central-bank/reporting-central/index.html for procedures for electronic submission and should contact its Reserve Bank if it believes it may not be able to submit the FR 2510 electronically.

When to Submit the Reports

The FR 2510 is required to be submitted quarterly, as of the last calendar day of March, June, September, and December. The submission date is 50 calendar days after the March, June, and September as-of-dates, and 65 calendar days after the December as-of-date.

The term "submission date" is the defined as the date by which the Federal Reserve must receive the data set.

If the submission deadline falls on a weekend or holiday, the data set must be received on the first business day after the Saturday, Sunday, or holiday. Earlier submission aids the Federal Reserve in reviewing and procession the reports and is encouraged.

The reports are due by the end of the reporting day on the submission date (5:00 P.M.). Each reporter should keep a copy of each report. This copy should be signed and certified by an Executive Officer (as defined in 12 CFR 215.2(e)(1)) of the bank holding company.

How to Prepare the Data Set

A. Applicability of U.S. GAAP

Banking organizations are required to prepare and file the FR 2510 report in accordance with U.S. Generally Accepted Accounting Principles (U.S. GAAP) and these instructions. All financial assets and liabilities should be reported gross unless netting is permitted by U.S. GAAP, except on the Financial Derivatives Schedule and Foreign Exchange Derivatives Schedule where all positions should be reported gross regardless if netting is permitted by U.S. GAAP. Netting of long and short positions of trading assets is not permitted. However, as with the Country Exposure Report

(FFIEC 009), CUSIP netting is allowed for the FR 2510 report when the office(s) of the reporter with the long and short positions, and the country of the issuer of the underlying security are located in the same country.

B. Report Form Captions and Instruction Detail

Enter an amount or a zero for all items except for items where reporting is not required.

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

C. Accounting Issues

All amounts should be reported in U.S. dollars regardless of the currencies in which the balances are denominated. The translation should be made on the same basis used to prepare the FR Y-9C.

All reported values should be rounded to the nearest million USD.

D. Negative Entries

Negative entries are not reportable on this form. Assets with credit balances must be reported in liability items and liabilities with debt balances must be reported in asset items, as appropriate.

E. Amended Reports

When the Federal Reserve's interpretation of how U.S. GAAP or these instructions should be applied to a specified event or transaction (or series of related events or transactions) differs from the reporter's interpretation, the Federal Reserve may require the reporter to reflect the event(s) or transaction(s) in its I-A data in accordance with the Federal Reserve's interpretation and to amend previous submitted reports.

The Federal Reserve may require the filing of an amended FR 2510 if the report as previous submitted contains significant errors.

F. Data Items Automatically Retrieved from Other Reports

Certain data collected on the FR 2510 may also be collected in other reports submitted to the Federal Reserve. If the banking organization files the other reports at the same level of consolidation as is required for the FR 2510, the duplicate data items will be populated automatically.

If the banking organization files the FR Y-9C for the same reporting period, then the following data item will be populated automatically:

(1) The I-A Immediate Counterparty (I-A IC) Schedule: Liabilities item 13, "Total Equity" (FR Y-9C, Schedule HC, item 28)

Summary Description of this Data Collection

The FR 2510 report consists of three components: The Main schedule, the Financial Derivatives schedule, and the Foreign Exchange Derivatives schedule.

The *Main schedule* is divided into two tables that provide granular breakdowns of the reporter's consolidated balance sheet assets and liabilities and off balance sheet contingent liabilities. Unless otherwise stated, assets, liabilities, currency, remaining maturity, counterparty country, and counterparty sector are to be broken down by combination of five dimensions by instrument, currency, remaining maturity, counterparty country, and counterparty sector across Tables 1 and 2. In order to achieve a balanced approach between analytical value for authorities and operational burden to reporting banking organizations, not all the dimensions are required for some parts of the schedule.

The *Financial Derivatives schedule* displays general information about the reporter's financial derivatives positions. Gross fair values and notional amounts are requested to facilitate cross-country comparisons and overcome substantial different offsetting requirements for derivatives between accounting standards applied by reporting banking organizations.

The *Foreign Exchange Derivatives schedule* shows more detailed information about the reporter's foreign exchange (FX) derivative positions to uncover "open

currency positions." Gross notional currency derivative positions (separate into short and long positions) are required for a limited number of foreign exchange derivatives, without the breakdown by counterparty country and sector, but with details on remaining maturity and currency.

The Institution-to-Aggregate Data: Immediate
Counterparty (I-A IC) Schedule

General Balance Sheet Information

The I-A IC schedule is designed according to a full balance sheet approach in order to capture information on asset positions, liability positions, and contingent liabilities on a combination of five dimensions: (1) instrument; (2) currency; (3) remaining maturity; (4) counterparty country; and (5) counterparty sector.

Positions are to be allocated to the country and sector where the immediate counterparty resides and not on an ultimate counterparty basis. Immediate counterparty follows the definition in the instructions for preparation of the Country Exposure Report (FFIEC 009). The obligor on an immediate-counterparty basis is the entity that issued the security or otherwise incurred the liability.

Positions are reportable in Table 1 by instrument, currency, and remaining maturity. Positions are reportable in Table 2 by counterparty country, instrument, and counterparty sector. All instruments listed are reportable in Tables 1 and 2, unless otherwise noted in these instructions.

All financial assets and liabilities are to be reported gross unless netting is permitted by GAAP, except on the Financial Derivatives Schedule and Foreign Exchange Derivatives Schedule where all positions should be reported gross regardless if netting is permitted by U.S. GAAP.

Table 1 – Full Balance Sheet

Table 1 covers the full balance sheet (financial assets and liabilities) with a complete crossing by instrument, currency, and remaining maturity. The reporter should file a separate Table 1 for each currency and provide the remaining maturity crossings for positions denominated in that currency.

Total Positions

The reporter should report in Table 1, its total consolidated balance sheet positions for each instrument type. Crossings by counterparty country and sector are not required in Table 1. Total positions should only be reported in USD and should be omitted for the other currencies.

Currency

For each instrument type, report the total amount of positions by remaining maturity denominated in the following currencies using the standard three character currency ISO (International Organization for Standardization) codes:

- USD: United States Dollar;
- EUR: Euro;
- JPY: Japanese Yen;
- GBP: British Pound;
- CHF: Swiss Franc;
- CNY: Yuan Renminbi (includes CNY, Chinese Yuan Onshore, and CNH, Chinese Yuan Offshore);
- OTH: The sum of all other currencies not specified above

Remaining maturity

Remaining maturity is the amount of time remaining from the report date until the final contractual maturity of the instrument without regard to the instrument's repayment schedule, if any (using the same definition of "remaining maturity" as used in the FR Y9-C). The next repricing date may also be used where applicable.

Counterparty (I-A IC) Schedule

For each instrument and currency break, report positions into the following remaining maturity buckets, unless otherwise noted in these instructions:

- Non-maturity instruments (including on demand and open positions) as defined in the Complex Institution Liquidity Monitoring Report (FR 2052a).
- Overnight and less than 3 months.
- 3 months and less than 1 year.
- 1 year and over.

Marketable equity investments, both trading and available-for-sale, should be reported as maturing in less than one year.

Table 2 – Country Level Data

Table 2 provides additional granularity to a select set of instruments captured in Table 1, as well as instruments that are only captured in Table 2 (asset and liability memorandum items and contingent liabilities). The reporter should file a separate Table 2 for each country ranked in the top 35 countries where its exposure amounts to a minimum $2 billion. For each country, the reporting institution should report the specified instrument by immediate counterparty sector and remaining maturity, unless otherwise noted.

Country Reporting

In order to balance value and burden to report granular data for all countries, the maximum number of counterparty countries for which granular crossing are requested is limited to the top 35 countries (including the home country of the reporter) by total exposure for each reporting institution subject to a materiality threshold of $2 billion over the previous four quarters. Reporting banking organizations may report less than 35 countries if the materiality threshold of $2 billion is not met.

When carrying out the country ranking and determining the materiality threshold, the reporter should determine the maximum amount of claims (excluding financial derivatives) by the respective country as the basis of their assessment. Reporting institutions are permitted to use the data submitted in the FFIEC 009 as the basis for these materiality assessments. Exposures to countries other than the top 35 countries are not required to be reported.

To limit the volatility in a banking organization's country submission list over time a country must be ranked in the top 35 for four consecutive quarters, subject to the minimum $2 billion cut-off, in order to be added to the list. Conversely, if a country were not in the top 35, or fell below the $2 billion threshold during the previous four quarters, the reporter should drop the country from the list of top 35 countries and, if applicable, add a country that is now ranked in the top 35 and above the $2 billion threshold. For example, if a reporting institution is reporting exposures to the U.K and total exposures to the U.K. fall below the $2 billion threshold for four consecutive quarters, the reporter should drop the U.K. from its data set and add the next highest ranked country within the top 35 countries whose total exposures have been above $2 billion for four consecutive quarters, if applicable. Furthermore, if the U.K. exposures remained above $2 billion but a new country, which was previously ranked outside the top 35 countries, has a higher exposure amount over the past four quarters than the U.K., the reporter should remove the U.K. from reporting and add the new country. Reporting institutions should consult with the appropriate Federal Reserve Bank when organization or business strategy (e.g., mergers and acquisitions) changes impact the list of the top 35 prior to adding or removing a country.

Reporters should be able to add additional countries by request from regulators (e.g., to capture adverse development in these countries) within two weeks of the request (and not as part of the regular quarterly process).

Determining Residency

Counterparty residency is determined by the country where the counterparty legally resides (e.g. country of incorporation, or, for a bank or company branch, country of license). For example, a claim on the Chinese branch of a UK bank is reported as a claim on the banking sector in China.

The location of a counterparty that is an individual or household is reported based on the country in which the counterparty is domiciled.

Since international organizations are residents of the international areas they serve, the international organizations are excluded from country dimension of the list of the top 35 countries in Table 2. Therefore, positions with International Organizations should be excluded from Table 2. The ECB and the BIS should be included as part of Germany and Switzerland, respectively.

Sector Definitions

Reporting sectors are determined based on the legal entity of the immediate or direct counterparty. The following sector definitions are used for all columns of this report that require sector distinctions:

- **Sector Total:** Includes all positions across all counterparty sectors for a given country. For instruments where a more detailed counterparty sector is not required, this item provides the total position for a given country.
- **Banks:** Financial institutions whose business it is to receive deposits or close substitutes for deposits and to grant credits or invest securities in their own account. Banks include commercial banks, savings banks, discount houses, and other similar depository institutions. The definition of banks is consistent with "Banks, U.S. and Foreign" in the FR Y-9C.
- **Central banks:** Banks, reserve banks, or monetary authorities responsible for overseeing the monetary system for a nation or group of nations. Positions with central banks are reported in Table 1 as part of the reporting bank's total positions by instrument type. Liabilities to central banks are excluded from Table 2. Claims on central banks are reported by instrument type in the unallocated sector in Table 2.
- **Non-bank financial institutions (NBFIs):** Businesses and institutions that are primarily engaged in proprietary investments in the provision of financial services to other organizations and households as defined in the FFIEC 009. This sector excludes federal, state and local governments; however, it includes agencies and instrumentalities of governments such as pension funds and insurance companies that provide nonbank financial services that are not directly governmental in nature.
- **Non-financial corporations (NFCs):** Any organization, including non-profits that are principally engaged in producing goods or non-financial services as defined in the FFIEC 009. This sector excludes federal, state and local governments; however it includes agencies and instrumentalities of governments such as utilities that produce goods or non-financial services that are not strictly governmental in nature.
- **Households:** This sector includes positions with households, families, and individuals as defined in the FR Y-9C, Schedule HC-C, item 6, "Loans to individuals for household, family, and other personal expenditures."
- **Government:** The definition of the government is consistent with the definition of "Foreign Governments and Official Institutions" in the FR Y-9C and includes U.S. federal, state and municipal government entities, and U.S. government agencies, but excludes positions with central banks, other monetary authorities (reported in Unallocated by sector) and public corporations (reported in NFCs). Claims and liabilities with U.S. government-sponsored enterprises which are not explicitly guaranteed by the full faith and credit of the U.S. government, should be reported under the "Banks," "Non-bank financial institutions," or "Non-financial corporations" sector depending on the primary activity of the enterprise.
- **Unallocated by sector:** Any positions for which the sector of the counterparty is unknown or the sector information does not need to be reported. The item includes claims on central banks as noted above.

Positions by Remaining Maturity

The remaining maturity crossing is only required to be completed for the Memorandum Items, Total Financial Assets by Position Type (Items 1.a, 1.b, 1.c, and 1.d) and Total Financial Liabilities by Position Type (Items 2.a, 2.b, 2.c, and 2.d). Positions are to be reported into the following remaining maturity buckets:

- Non-maturity instruments (including on-demand and open positions, as defined in FR 2052a);
- Less than 1 year (includes "Overnight and Less than 3 months" and "3 months and less than 1 Year" remaining maturity breaks from Table 1);

- 1 year and over (includes "1 Year and over" from Table 1).

Instruments

Reporting banking organizations report total consolidated positions in the balance sheet and contingent liability instruments listed below. All the instruments listed below, unless otherwise noted, are reported in Table 1 and Table 2. The table reporting requirements for each instrument item is provided in parenthesis.

Assets

This section is to be prepared in accordance with the U.S. Generally Accepted Accounting Principles (U.S. GAAP). The term 'assets' follows the definition for assets in the instructions for preparation of the Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices (FFIEC 031) and FR Y-9C and includes the following types of assets:

Line Item 1 Cash and Balances Due From Banks

Report all funds deposited with depository institutions. This includes all interest bearing and noninterest-bearing balances due from depository institutions in the form of demand, savings, or time deposit balances; currency and coin, cash items in the process of collection, cash collateral placed, and negotiable and non-negotiable certificates of deposits (CDs) unless held for trading. Balances due from central banks are reported in the "Unallocated by Sector" in Table 2. (Table 1) (Table 2, Total, Bank, and Unallocated Sectors only).

Exclude currency and coin in transit (report in "Other Financial Advances and Instruments," Item 8[1]).

For further information, see the FR Y-9C Schedule HC, line 1, "*Cash and Balances due from Depository Institutions*."

Line Item 2 Resale Agreements

Report the outstanding amount of securities purchased under agreements to resell on a gross basis, not netted against securities sold under agreements to repurchase, except to the extent permitted under U.S. GAAP through master netting agreements. Under master netting agreements, the net claims should be reported based on the country and sector of the top tier counterparty of the agreement. Include the fair value of securities purchased under agreement to resell that are accounted for at fair value under a fair value option (Table 1) (Table 2 except for Households sector).

Exclude fed funds sold (report in "Other Loans," Item 4.3).

For further information, see the FR Y-9C Glossary entry for "*Repurchase/Resale Agreements*."

Line Item 3 Securities Borrowings

Report the outstanding amount of all securities borrowings where the reporter has borrowed securities from the counterparty and posted collateral, in exchange for cash and the reporter is the principal to the transaction, and is not acting as an agent on behalf of another firm. Exclude collateral-for-collateral transactions. (Table 1) (Table 2, except for Households sector).

For further information, see the FR Y-9C Glossary entry for "*Securities Borrowing/Lending Transactions*."

Line Item 4 Loans gross of allowances for credit losses

Report the sum of 4.a through 4.c. Report total outstanding loans and leases issued or purchased by the reporter regardless of the accounting portfolio the loans and leases are held (held for trading, held for sale, or investment purposes). Loans amounts should be reported net of unearned income and loan fees. All loans are classified according to collateral or purpose. (Table 1) (Table2).

For further information, see the FR Y-9C Glossary entry for "*Loan*" and "*Lease Accounting*."

Line Item 4.a Residential Real Estate (RRE) Loans

Report loans secured by residential property (including financial leasing on a residential real estate), revolving, open-end loans secured by 1-4 family residential properties and closed-end loans secured by 1-4 family residential properties (secured by first and junior liens). (Table 1) (Table 2, Sector Total only).

1. Currency in vault is only included in the remaining maturity bucket "Non-maturity instrument (including on demand and open positions)" and is reported under "unallocated" by sector.

For further information, see the FR Y-9C Glossary entry for "*Loan Secured by Real Estate*."

Line Item 4.b Commercial Real Estate (CRE) Loans

Report loans secured by commercial real estate (including financial leasing on a commercial real estate). Report in this item 1-4 family residential construction loans, other construction loans and all land development and other land loans, loans secured by multifamily (5 or more) residential properties, and loans secured by other nonfarm non-residential properties. Loans to finance CRE but not secured by CRE are excluded from this item and reported as "Other loans." (Table 1) (Table 2, Sector Total only).

Line Item 4.c Other Loans

Report all other loans not included in the above categories for loans, including loans secured by farm land, conventional loans, credit card loans, federal funds sold, financial leases, obligations of states and political subdivisions, overnight loans of immediately available funds to commercial and industrial counterparties, and factoring, and exclude those loans that have become negotiable de facto (as long as these loans are classified as debt securities under the applicable accounting standards). (Table 1) (Table 2, Sector Total only).

Line Item 4.d Allowances for Credit Losses on Loans

Report the allowance for credit losses on loans as determined in accordance with U.S. GAAP and FASB Accounting Standards Update No. 2016-13 (ASU 2016-13), which governs the accounting for credit losses. Allowances for credit losses on loans includes: specific allowances for loans individually and collectively estimated and collective allowances for incurred but not reported losses on loans. (Table 1, Total Positions only) (Table 2, Sector Total only).

For further information, see the FR Y-9C Schedule HC, line 4.c, "*Allowance for loan and lease losses*."

Line Item 5 Debt Securities Holdings Gross of Allowances for Credit Losses

Report the sum of 5.a through 5.c. Report fair value or amortized cost of all debt securities held by the reporter regardless if the securities are held-for-trading, held-to-maturity, or available-for-sale (Table 1) (Table 2, except for Households sector)[2].

Line Item 5.a Asset-Backed Securities (ABS)

Report the fair value or amortized cost of all asset backed securities and all residential and commercial mortgage backed securities. Securities reported in this line item include (but are not limited to) mortgage-backed securities (MBS), collateralized mortgage obligations (CMOs), collateralized loan obligations (CLOs), collateralized debt obligations (CDOs), stripped asset-backed securities and other synthetic ABS.

Exclude from this line item ABS (including MBS) issued or guaranteed by government agencies or sponsored agencies (Table 1) (Table 2, Sector Total only).

For further information, see the FR Y-9C Schedule HC-B, line 4, "*Mortgage-backed securities (MBS)*" and line 5.a, "*Asset-backed securities*."

Line Item 5.b Other Secured Debt Securities

Report the fair value or amortized cost of all debt securities issued or guaranteed by a corporate or a government authority or collateralized by collateral, for which the holder of the security does not have a claim of the cash flows generated by the collateral. Include any other secured debt that cannot properly be reported in Line 5.a above. This instrument includes among others covered bonds, mortgage bonds or agency bonds (Table 1) (Table 2, Sector Total only).

Exclude from this line item debt securities issued or guaranteed by government sponsored entities that are not secured by collateral. Debt securities issued or guaranteed by government sponsored entities that are not secured by collateral are reportable on line 5.c, *"Unsecured Debt Securities."*

Line Item 5.c Unsecured Debt Securities

Report all other debt securities that are not reportable in the security categories listed above and that are not

2. Consistent with ASC Topic 320, Investments- Debt and Equity Securities, Held-to-maturity securities are generally reported at amortized cost, Securities held for trading purposes must be reported at fair value, with unrealized gains and losses recognized in current earnings and available-for-sale securities must be reported at fair value on the balance sheet, with unrealized gains and losses reported in a component of equity capital (i.e., in Line Item 13 "Total Equity".

secured by collateral. If applicable, this item may include among others negotiable CDs held for trading (Table 1) (Table 2, Sector Total only). For example, unsecured debt securities should include securities issued by government sponsored entities that are not secured by collateral.

Line Item 6 Financial Derivatives

Report the positive fair value of financial instruments classified as derivatives following U.S. GAAP that are held-for-trading and hedging purpose.

The reporter reports the fair value of its interest rate, foreign exchange rate, commodity, equity, and credit derivative contracts. A position with a positive fair value is reported on the asset side of the balance sheet. Reporters are permitted to offset positive and negative fair values of derivative contracts executed with the same counterparty that meet the criteria for a valid right of set-off contained in ASC Subtopic 210-20, Balance Sheet – Offsetting (formerly FASB Interpretation No. 39, Offsetting of Amounts Related to Certain Contracts) (Table 1, Total Positions only).

For further information, see the FR Y-9C Glossary entry for "*Derivative Contracts*" and "*Offsetting*."

Line Item 7 Equity Instruments

Report the fair value holdings of all investments in mutual funds and other equity securities (as defined in ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, Accounting for Certain Investments in Debt and Equity Securities) with readily determinable fair values. Ownership of equity is usually evidenced by shares, stocks, participations, or similar documents. It also includes preferred stocks or shares that provide for participation in the residual value on dissolution of an incorporated enterprise.

Shares of subsidiaries included in the consolidated perimeter of the banking group are excluded and are netted against the book values of subsidiaries' equities (Table 1, to be reported with remaining maturity = "non-maturity") (Table 2, except for Households and Government sectors).

Line Item 8 Other Financial Advances and Instruments

Report all other financial assets that cannot be classified under loans, deposits, debt securities or financial derivatives. This item includes among others, gross amounts of trade receivables, funds held in margin accounts, and cash collateral placed at non-depository institutions (Table 1, Total Positions only).

Line Item 9.a Total Financial Assets (Excluding Derivatives and Other Financial Advances – Gross of Allowances for Credit Losses)

Report on line 9.a, total financial assets, excluding derivatives and other financial advances – gross of allowances for all credit losses. Report the sum of items 1 through 5 and 7 (Table 1) (Table 2).

Line Item 9.b Total Financial Assets (Excluding Derivatives and Other Financial Advances – Net of Allowances for Credit Losses)

Report on line 9.b, total financial assets (excluding derivatives and other financial advances – net of allowances for credit losses on loans). Report the amount derived by subtracting item 4.d from Line 9.a above (Table 1) (Table 2, Sector Total only).

Line Item 10 Tangible / Fixed Assets

Report the amount of tangible and fixed assets. Tangible and fixed assets may include (1) land, dwellings, other buildings and structures, machinery and equipment, (2) inventories (materials and supplies, work-in-progress, finished goods, and goods for resale), (3) valuables (assets that are acquired and held primarily as stores of value; literary or artistic originals, etc.). The assets are shown net of accumulated depreciation (Table 1, Total Positions only).

For further information, see the FR Y-9C Schedule HC, line 6, "*Premises and fixed assets (including capitalized leases)*."

Line Item 11 Intangible Assets

Report the amount of intangible assets (other than financial assets) that arise from business combinations and acquisitions of portions or segments of another institution's business, such as patents, mortgage servicing assets, purchased credit card relationships and non-mortgage servicing assets, and goodwill. The assets are shown net of accumulated depreciation (Table 1, Total Positions only).

For further information, see the FR Y-9C Schedule HC, line 10, "*Intangible Assets*."

Line Item 12 Tax Assets

Report the amount of taxes currently receivable for the year and the amount of deferred tax assets. Report the net amount after offsetting deferred tax assets (net of valuation allowance) and deferred tax liabilities measured at the report date for a particular tax jurisdiction if the net result is a debit balance. If the result for a particular tax jurisdiction is a net credit balance, report the amount in ''Tax liabilities'' (item 12) (Table 1, Total Positions only).

For further information, see the FR Y-9C Glossary entry for "*Income Taxes*."

Line Item 13 Other Assets

Report assets not included in any of the categories in 1 to 12. Assets that are not financial assets and that due to their nature could not be classified in specific balance sheet items are reported in "other assets" and may include gold, silver and other inventories. In addition, prepaid and deferred expenses, other real estate owned (OREO), direct investments in real estate ventures, reinsurance recoverables, separate account assets of insurance underwriting subsidiaries, accrued income, suspense and amounts due from agents, not related with financial instruments, are reported in this item (Table 1, Total Positions only).

Report the amount of the reporter's investment in the stock of all subsidiaries that have not been consolidated, associated companies, corporate joint ventures, unincorporated joint ventures, and general partnerships which the reporter exercises significant influence; and non-controlling investments in certain limited liability partnerships and limited liability companies.

Include in this line item, *reinsurance recoverables* which are due from insurance companies for paid and unpaid insurance claims, claims settlement expenses, and other policy benefits.

For further information, see the FR Y-9C Schedule HC-F, "*Other Assets*." This line item excludes financial derivatives held for trading and hedging purposes, which should be reported in Line Item 6, "*Financial Derivatives*."

Line Item 14 Total Assets

Report the sum of items 6, 8, 9.b, 10, 11, 12, and 13 (Table 1, Total Positions only).

Liabilities

This section is to be prepared in accordance with U.S. Generally Accepted Accounting Principles (U.S. GAAP). The term "liabilities" follows the definition in the instructions for the FR Y-9C and include, but are not limited to, the following types of liabilities:

Line Item 15 Deposits

Report the total of all deposits, interest and non-interest bearing, including fixed term deposit accounts, non-negotiable and negotiable CDs and cash collateral held on deposits, booked at the domestic and foreign offices of depository institutions that are consolidated subsidiaries of the reporting BHC (Table 1) (Table 2).

For further information, see the FR Y-9C Glossary entry for *"Deposits."*

Line Item 16 Repurchase Agreements

Report the outstanding amount of securities sold under agreements to repurchase on a gross basis, not netted against securities purchased under agreements to resell, except to the extent permitted under U.S. GAAP. If netting is permitted under U.S. GAAP, the net liabilities should be reported based on the country and sector of the top tier counterparty.(Table 1) (Table 2 excluding repurchase agreements with the Households sector).

For further information, see the FR Y-9C, Schedule HC, item 14(b), *"Securities sold under agreements to repurchase"*

Line Item 17 Securities Lending

Report the outstanding amount of all securities lent where the reporter has lent securities to a counterparty and received securities as collateral, where the reporter is the principal to the transaction and is not acting as an agent on behalf of another firm. Exclude collateral-for-collateral transactions. Collateral-for-cash transactions should be reported as "Repurchase Agreements," Item 16 (Table 1) (Table 2 excluding securities lent with the Households sector).

Line Item 18 Other Borrowings

Report other obligations for the purpose of borrowing money that is not reported elsewhere. Include advances received, mortgage indebtedness, obligations under capitalized leases, federal funds purchased and over-

drawn "due from" balances with banks (Table 1) (Table 2).

Line Item 19.a Debt Securities Issued

Report the sum of items 19.a.(1) through 19.a.(7). See definition from the asset section.

Line Item 19.a.(1) Asset-Backed-Securities (ABS)

Report Asset-Backed-Securities. See definition from the asset section (Table 1).

Line Item 19.a.(2) Covered bonds

Report the amount of bonds issued and owned by a bank or mortgage institution that are subject by law to special public supervision designed to protect bond holders. In particular, amounts deriving from the issue of those bonds shall be invested in accordance with the law in assets which, during the whole period of the validity of the bonds, are capable of covering claims attached to the bonds and, in the event of the failure of the issuer, would be used on a priority basis for the reimbursement of the principal and payment of the accrued interest (Table 1).

Line Item 19.a.(3) Commercial Paper

Report the amount of all outstanding commercial paper issued by the banking organization (Table 1).

For further information, refer to the FR Y-9C Glossary entry for *"Commercial Paper."*

Line Item 19.a.(4) Senior Unsecured Long-Term Debts

Report the amount of all outstanding senior unsecured long term and medium term debt securities issued by the banking organization, that is debt securities that take precedence over other unsecured or "junior" notes in the event of bankruptcy; unlike secured debt, senior unsecured noted are backed by assets (Table 1).

For further information, see FR Y-15, Schedule B, item 14, "Senior Unsecured Debt Securities."

Line Item 19.a.(5) Hybrid Contracts

Report instruments that are a mix of cash and synthetic instruments. A synthetic instrument means that the investors do not have a claim against a reference pool of assets; rather, the originating holding company merely transfers the inherent credit risk of the reference pool of assets by such means as a credit default swap, a total return swap, or another arrangement in which the counterparty agrees upon specific contractual covenants to cover a predetermined amount of losses in the loan pool. Report the amount of structured financial products that are hybrid instruments. A hybrid instrument is a single financial security that combines two or more different financial instruments (Table 1).

For further information, see FR Y-9C, Schedule HC-B, item 5(b), *"Structured Financial Products."*

Line Item 19.a.(6) Other Debt Securities Issued Convertible

Report the amount of convertible compound financial instruments not recorded in the previous lines. A compound instrument contains both a liability and an equity component (e.g., a debt instrument with an embedded conversion option, such as a bond convertible into ordinary shares of the issuer) without any other embedded derivative features. The issuer of such a financial instrument is required to present separately the component that (1) creates a financial liability and (2) grants an option to the holder of the instrument to convert it into an equity instrument (Table 1).

Line Item 19.a.(7) Other Debt Securities

Report all other debt securities not reportable in the previous line items. Include private placements (Table 1).

Line Item 19.a.(8) Of Which: Subordinated Debt Securities

Report the amount of all outstanding subordinated debt securities, as defined in the FR Y-9C Schedule HC, items 19(a) and 19(b), issued by the banking organization (Table 1). Subordinated debt securities are also reported in items 19.a.(1) to 19.a.(7) by the type of debt securities.

Line Item 20 Financial Derivatives

Report the negative fair value of derivative contracts that are held for trading and hedging purposes. See definition from the asset section. Positions that have a negative fair value are reported on the liability side of the balance sheet (Table 1).

Line Item 21 Other Financial Payables

Report the amount of financial liabilities that cannot be classified under borrowings, deposits, debt securities, derivatives, or short sales. This line item includes but is not limited to, dividends to be paid and amounts payable in respect of future settlements of transactions in securities or foreign exchange transactions (payables for transactions recognised before the payment date). If applicable, also include separate account liabilities of the reporter's consolidated insurance underwriting subsidiaries (Table1, Total Positions only).

For short sales, report the total fair value of liabilities resulting from sales of assets that the reporter does not own. The immediate counterparty country and sector for short sale contracts are those of the issuer of the financial asset short sold rather than the counterparty to whom the non-owned financial instrument has been sold (Table 1, Total Positions only).

For further information, see the FR Y-9C Glossary entry for *"Short Position."*

Line Item 22 Total Financial Liabilities

Report the sum of items 15 through 18 (Table 1). Exclude financial derivatives, debt securities, short sales, and other financial payables.

Line Item 23 Allowance for Credit Losses on Off-Balance Sheet Exposures

Report the amount of any allowance for credit losses on off-balance sheet exposures established in accordance with U.S. GAAP and ASU 2016-13 (Table 1, Total Positions only).

Line Item 24 Tax Liabilities

Report current and deferred tax liabilities. See definition from the asset section (Table 1, Total Positions only).

Line Item 25 Other Liabilities

Report all liabilities not included in line items 15 through 24. Liabilities that are not financial liabilities and that due to their nature could not be classified in specific balance sheet items should be reported. This includes, accrued expenses, deferred income, servicing liabilities, the negative fair value of unused loan commitments reported under the Fair Value Option, and suspense balances (Table 1, Total Positions).

Include in this line item, any technical reserves which are due to policyholders for unpaid insurance claims or prepaid insurance premiums. These technical reserves quantify the outstanding loss liabilities for insurance claims which have been reported and not paid or which have been incurred but not reported (IBNR).

Include the amount of all other provisions not captured by specific and general allowances for credit losses on loans (item 4.d on the asset side). This may include allowances for credit losses under ASU 2016-13 for assets other than loans, provisions for pensions and similar obligations, provisions for taxes, provisions for litigation risks and funds for general banking risks when they are not recognized as equity (Table 1, Total Positions only).

Line Item 26 Total Liabilities

Report the sum of items 19 through 25 (Table 1, Total Positions only).

Line Item 27 Total Equity

This line item will be fetched from the FR Y-9C, Schedule HC, item 28, *"Total Equity Capital."*

Line Item 28 Total Liabilities and Equity

Report the sum of items 26 and 27 (Table 1, Total Positions only).

Contingent Liabilities

Off balance sheet positions which arise from contingent liabilities are reported on a consolidated basis by instrument, counterparty country, and sector. The reporter is required to report the notional amount of guarantees and commitments provided (or sold) since those off-balance sheet positions are subject to credit risk when the reporter is the "providing party." When the reporter is providing a guarantee or credit protection via a Credit Default Swap (CDS), the immediate counterparty is the entity in which the reporter would incur a liability to if the underlying reference entity defaults (Table 2).

Line Item 29 Financial Guarantees Given

Report the sum of items 29.a and 29.b. Financial instruments, which meet the definition of financial guarantees under U.S. GAAP (Table 2):

Line Item 29.a CDS and Other Credit Derivatives (Protection Sold)

Report the notional amount of credit derivatives that allow one party (the "protection purchaser" or "beneficiary") to transfer the credit risk or a reference asset to another party (the "protection seller" or "guarantor"). This includes derivatives with inherent credit risk transfer (e.g. CDS, TRS, CLN) (Table 2).

Line Item 29.b Guarantees Extended

Report guarantees extended. Guarantees are legally binding commitments which require the issuer to make specific payments to reimburse a specific creditor for a loss due to a failure of a specified debtor to make payments when due in accordance with the original or modified terms of a debt instrument, or to a failure of a specified client to fulfill their contract obligations. Guarantees include financial and performance standby letters of credit and acceptances (for the amount of the participation sold). Documents that do not establish legal obligations, such as "comfort" letters, letters of awareness, or letters of intent, are not guarantees (Table 2).

For further information, see FR Y-9C, Schedule HC-L, item 2, "*Financial standby letters of credit and foreign office guarantees*."

Line Item 30 Credit Commitments Given

Report the sum of 30.a and 30.b. Report credit commitments given. This includes only the unused portions of commitments which are legally binding and enforceable (e.g. not unconditionally cancellable) (Table 2).

For further information, see FR Y-9C, Schedule HC-L, item 1, *"Unused Commitments."*

Line Item 30.a Loan Commitments Given

Report the unused portions of committed lines extended by the reporter to provide credit, that when funded, would be reported as a loan (Table 2).

Line Item 30.b Other Commitments Given

Report the unused portions of all other committed lines extended by the reporter that are not reported as loan commitments above. Including, but not limited to, underwriting facilities to extend credit in the form of the purchase of loans, securities or other assets, such as note issuance facilities (NIFs) and revolving underwriting facilities (RUFs), letters of credit (excluding standby letters of credit), financial asset forward purchase commitments, and regular way financial asset purchase contracts (Table 2). Exclude commitments that meet the definition of a derivative and must be accounted for in accordance with ASC Topic 815, Derivatives and Hedging (Table 2).

Memoranda (Table 2)

Line Item M.1 Total Financial Assets by Position Type (Excluding Derivatives and Other Financial Advances – Gross Of Allowances)

Report the amount of "Total Financial Assets excluding derivatives and other financial advances - gross of allowances for credit losses" (item 9.a) that represent cross border positions and local positions of the reporter. In these guidelines, cross-border positions refer to assets or liabilities of the reporter's foreign affiliates (branches or subsidiaries) with residents of other countries (i.e., countries other than the country in which the office is located, including the home country of the reporter). Cross-border positions also refer to assets or liabilities of the reporter's United States offices with residents of other countries.

Local positions refer to assets or liabilities of reporter' foreign affiliates (branches or subsidiaries) with residents of the host country in which the affiliate is located. Local positions also include domestic positions of the reporter and its home country subsidiaries with residents of the United States. So, a claim or liability is reported as "local" when the office booking the claim or liability is located in the same country as the country of residence of the borrower or creditor (Table 2).

Line Item M1.a Cross-Border Positions in FX

Report cross-border positions that are denominated in foreign currency. Foreign currency is any currency other than the local currency of the country in which the counterparty resides (Table 2).

Line Item M1.a.(1) Of Which in USD

(Table 2, Total sector only).

Line Item M1.a.(2) Of Which in EUR

(Table 2, Total sector only).

Line Item M1.b Cross-Border Positions in Local Currency
Report cross-border positions that are denominated in the local currency of the country in which the counterparty resides (Table 2).

Line Item M1.c Local Positions in FX
Report local positions that are denominated in foreign currency. Foreign currency is any currency other than the local currency of the country in which the counterparty resides (Table 2).

Line Item M1.c.(1) Of Which in USD
(Table 2, Total sector only).

Line Item M1.c.(2) Of Which in EUR
(Table 2, Total sector only).

Line Item M1.d Local Positions in Local Currency
Report local positions that are denominated in the local currency of the country in which the counterparty resides (Table 2).

Line Item M2 Total Financial Liabilities by Position Type
Report total financial liabilities by position type. See definition on the asset side, item 15 for cross border and local position (Table 2). Refer to line item 22 "*Total Financial Liabilities*."

Line Item M2.a Cross-Border Positions in FX
Report cross-border positions that are denominated in foreign currency. Foreign currency is any currency other than the local currency of the country in which the counterparty resides (Table 2).

Line Item M2.a.(1) Of Which in USD
(Table 2, Sector Total only).

Line Item M2.a.(2) Of Which in EUR
(Table 2, Sector Total only).

Line Item M2.b Cross-Border Positions in Local Currency
Report cross-border positions that are denominated in the local currency of the country in which the counterparty resides. A currency is considered to be a local currency of a country only if the country, directly or through a currency union, has the authority to issue that currency (Table 2).

Line Item M2.c Local Positions in FX
Report local positions that are denominated in foreign currency. Foreign currency is any currency other than the local currency of the country in which the counterparty resides (Table 2).

Line Item M2.c.(1) Of Which in USD
(Table 2, Sector Total only).

Line Item M2.c.(2) Of Which in EUR
(Table 2, Sector Total only).

Line Item M2.d Local Positions in Local Currency
Report local positions that are denominated in the local currency of the country in which the counterparty resides (Table 2).

Examples

Main-Schedule – Table 1

(1) Remaining Maturity

At the end of March, a reporting banking organization has the following reverse repo positions:

- $100 million denominated in EUR of which $75 million with a remaining maturity of 4 months and $25 million due on demand;
- $250 million denominated in JPY with a remaining maturity of 3 years; and
- $100 million denominated in GBP with an overnight maturity
- Entries would be:

	INSTRUMENT	CONSOLIDATED BALANCE SHEET (regulatory consolidation perimeter)					
		TABLE 1					
		TOTAL POSITIONS	THEREOF GRANULAR PORTFOLIO crossed with				
			CURRENCY	REMAINING MATURITY			
			USD	NON MATURITY INSTRUMENTS	OVERNIGHT AND LESS THAN 3 MONTHS	3 MONTHS AND LESS THAN 1 YEAR	1 YEAR AND OVER
	ASSETS						
1	CASH and BALANCES DUE FROM BANKS						
2	REVERSE REPOS	450					

Counterparty (I-A IC) Schedule

	INSTRUMENT	CONSOLIDATED BALANCE SHEET (regulatory consolidation perimeter)					
		TABLE 1					
		TOTAL POSITIONS	THEREOF GRANULAR PORTFOLIO crossed with				
			CURRENCY	REMAINING MATURITY			
			EUR	NON MATURITY INSTRUMENTS	OVERNIGHT AND LESS THAN 3 MONTHS	3 MONTHS AND LESS THAN 1 YEAR	1 YEAR AND OVER
	ASSETS						
1	CASH and BALANCES DUE FROM BANKS						
2	REVERSE REPOS		100	25		75	

	INSTRUMENT	CONSOLIDATED BALANCE SHEET (regulatory consolidation perimeter)					
		TABLE 1					
		TOTAL POSITIONS	THEREOF GRANULAR PORTFOLIO crossed with				
			CURRENCY	REMAINING MATURITY			
			JPY	NON MATURITY INSTRUMENTS	OVERNIGHT AND LESS THAN 3 MONTHS	3 MONTHS AND LESS THAN 1 YEAR	1 YEAR AND OVER
	ASSETS						
1	CASH and BALANCES DUE FROM BANKS						
2	REVERSE REPOS		250				250

	INSTRUMENT	CONSOLIDATED BALANCE SHEET (regulatory consolidation perimeter)					
		TABLE 1					
		TOTAL POSITIONS	THEREOF GRANULAR PORTFOLIO crossed with				
			CURRENCY	REMAINING MATURITY			
			GBP	NON MATURITY INSTRUMENTS	OVERNIGHT AND LESS THAN 3 MONTHS	3 MONTHS AND LESS THAN 1 YEAR	1 YEAR AND OVER
	ASSETS						
1	CASH and BALANCES DUE FROM BANKS						
2	REVERSE REPOS		100		100		

Counterparty (I-A IC) Schedule

Main-Schedule – Table 2

(1) Positions with Central Banks

U.S. reporting banking organization places $250 million on deposit at its respective central bank:

Entry would be:

	INSTRUMENT	TABLE 2 Country 1 of 35: NAME: UNITED STATES COUNTRY CODE: 01007 GRANULAR PORTFOLIO FOR COUNTRIES ABOVE THE THRESHOLD (max 35 countries, $2bn minimum)									
		Positions by COUNTERPARTY SECTOR							Positions by REMAINING MATURITY		
		SECTOR TOTAL (= CBS Total Claims)	BANKS	NBFIs	NFCs	HOUSE-HOLDS	GOVERN-MENT (1)	UNALLOCATED BY SECTOR	Non maturity Instruments	Less than 1 Year	1 Year and Over
		ASSETS									
1	CASH and BALANCES DUE FROM BANKS	250						250			

(2) Cross-Border Assets

The German branch of a Japanese reporting banking organization:

- Issues a $100 million loan (denominated in USD, matures in 5 years) to a UK insurance company;
- Holds $400 million unsecured debt securities by UK banks (denominated in EUR, matures in 9 months); and
- Holds $300 million ABS securities issued by UK broker dealers (denominated in GBP, matures in 3 years).

Entries would be:

		INSTRUMENTS	TABLE 2 Country 1 of 35: NAME: UNITED KINGDOM COUNTRY CODE: 13005 GRANULAR PORTFOLIO FOR COUNTRIES ABOVE THE THRESHOLD (max 35 countries, $2bn minimum)									
			Positions by COUNTERPARTY SECTOR							Positions by REMAINING MATURITY		
			SECTOR TOTAL (= CBS Total Claims)	BANKS	NBFIs	NFCs	HOUSE-HOLDS	GOVERN-MENT (1)	UNALLOCATED BY SECTOR	Non maturity Instruments	Less than 1 Year	1Year and Over
		ASSETS										
Carrying amounts	4	LOANS gross of allowances for credit losses (4.1 + 4.2 + 4.3)	100		100							
	4.1	RESIDENTIAL REAL ESTATE LOANS										
	4.2	COMMERCIAL REAL ESTATE LOANS										
	4.3	OTHER LOANS	100									
	4.4	Allowances for credit losses on loans										
	5	DEBT SECURITIES HOLDINGS (5.1 + 5.2 + 5.3)	700	400	300							
	5.1	ASSET BACKED SECURITIES (ABS)	300									
	5.2	OTHER SECURED DEBT SECURITIES										
	5.3	UNSECURED DEBT SECURITES	400									
Memo	15	TOTAL FINANCIAL ASSETS BY POSITION TYPE excl. derivatives and other financial advances - gross of allowances (1+2+3+4+5+7)										
	15.a	Cross-border positions in FX (2)	500	400	100						400	100
	15.a.i	of which in USD	100									
	15.a.ii	in EUR	400									
	15.b	Cross-border positions in local currency	300		300							300
	15.c	Local positions in FX (2)										
	15.c.i	of which in USD										
	15.c.ii	in EUR										
	15.d	Local positions in local currency										

Counterparty (I-A IC) Schedule

Main-Schedule – Table 2

(1) Liabilities in FX / Local Currency

The German branch of a U.S. reporter accepts

- A $500 mil deposit (denominated in Yen; matures in 2 years) placed by a German resident law firm;
- A $50 mil deposit (denominated in EUR; matures in 3 years) by a German resident high wealth individual client.

Entries would be:

		INSTRUMENT	TABLE 2 Country 3 of 35: NAME: GERMANY COUNTRY CODE: 11002 GRANULAR PORTFOLIO FOR COUNTRIES ABOVE THE THRESHOLD (max 35 countries, $2bn minimum)									
			Positions by COUNTERPARTY SECTOR							Positions by REMAINING MATURITY		
			SECTOR TOTAL (= CBS Total Claims)	BANKS	NBFIs	NFCs	HOUSE-HOLDS	GOVERN-MENT (1)	UNALLOCATED BY SECTOR	Non maturity Instruments	Less than 1 Year	1 Year and Over
		ASSETS										
		LIABILITIES										
Cr	1	DEPOSITS	550			500	50					
Memo	15	TOTAL FINANCIAL LIABILITIES BY POSITION TYPE excl. derivatives, and debt securities (1+2+3+4)										
	15.a	Cross-border positions in FX (1)										
	15.a.i	of which in USD										
	15.a.ii	in EUR										
	15.b	Cross-border positions in local currency										
	15.c	Local positions in FX (1)	500			500						500
	15.c.i	of which in USD										
	15.cc.ii	in EUR										
	15.d	Local positions in local currency	50				50					50

Main-schedule – Table 2

(1) Financial Guarantees Given

A reporting banking organization is selling protection to a pension fund incorporated in the Cayman Islands that pays out the loss given default times the nominal amount of a Swiss bank if the Swiss bank defaults. The notional amount is 100 million EUR, worth $135 million as of the report date.

Entries would be:

INSTRUMENT			TABLE 2 Country 4 of 35: NAME: CAYMAN ISLANDS COUNTRY CODE: 36137 GRANULAR PORTFOLIO FOR COUNTRIES ABOVE THE THRESHOLD (max 35 countries, $2bn minimum)									
			Positions by COUNTERPARTY SECTOR							Positions by REMAINING MATURITY		
			SECTOR TOTAL (= CBS Total Claims)	BANKS	NBFIs	NFCs	HOUSE-HOLDS	GOVERN-MENT (1)	UNALLOCATED BY SECTOR	Non maturity Instruments	Less than 1 Year	1Year and Over
CONTINGENT LIABILITIES subject to credit risk												
Nominal amounts	1	FINANCIAL GUARANTEES GIVEN (1.1 + 1.2)	135		135							
	1.1	CDS and OTHER CREDIT DERIVATIVES (protection sold)	135		135							
	1.2	GUARANTEES EXTENDED										
	2	CREDIT COMMITMENTS GIVEN (2.1 + 2.2)										
	2.1	LOAN COMMITMENTS GIVEN										
	2.2	OTHER COMMITMENTS GIVEN										

The Financial Derivatives Schedule

What to Report

The Financial Derivatives Schedule is designed to collect the gross fair value and notional amount of the reporter's consolidated holdings of derivative contracts held for the reporter's own account. Derivative contracts held for the accounts of the reporter's customers should be excluded from this schedule. Include all types of risk categories and instruments (e.g., foreign exchange, interest rate, equity, commodities, and credit default swaps (CDS)). No crossings are required for financial derivatives and its subcategories.

For further information on derivatives, refer to ASC Topic 815, Derivatives and Hedging, and the FR Y-9C Glossary entry for *"Derivative Contracts."*

Valuation

The gross fair value and notional amount are reported for total financial derivatives. The gross positive and gross negative fair values, as well as the gross notional amounts are reported for the Financial Derivatives Schedule. The definition of gross fair value and notional amount is consistent with the definitions used on the Semiannual Report of Derivatives Activity (FR 2436). Derivative contracts should be reported gross, regardless if netting is permitted by U.S. GAAP.

Types of Reportable Derivatives

Financial derivatives are to be reported in the following three subcategories:

Line Item 1 Exchange-Traded Derivatives

Report on line 1 in Columns 1, 2 and 3, the gross positive fair value, gross negative fair value, and the notional amount of all futures and options contracts executed on organized exchanges, as well as swaps contracts executed on a swap execution facility (SEF) in the U.S. or multilateral trading facility (MTF) in Europe. This data should be consistent with the exchange-traded derivatives reported on Schedule L of the FR Y-9C. Exclude any derivative contracts cleared centrally at a central counterparty (CCP).

Line Item 2 Centrally-Cleared OTC Derivatives

Report on line 2 in Columns 1 2, and 3 the gross positive fair value,gross negative fair value, and notional amount of outstanding OTC derivative positions which will be settled through a central counterparty (CCP). Central counterparties are entities (e.g., a clearing house) that facilitate trades between counterparties in one or more financial markets by either guaranteeing trades or novating contracts, in which one contract with the direct counterparty is replaced by two contracts with the CCP.

When acting as a financial intermediary (i.e., where the banking organization is a counterparty to both the client and the CCP), report the notional and fair value amounts associated with each contract (i.e., the contract with the CCP and the contract with the client). Do not include cleared derivative transactions (i.e., transactions where the banking organization provides clearing services for clients executing trades via an exchange or with a CCP) where the banking organization is not a direct counterparty in the contract.

Line Item 3 Bilateral/Uncleared OTC Derivatives

Report on line 3 in Columns 1, 2,and 3 the gross positive fair value, gross negative fair value, and notional amount of outstanding OTC derivative positions which will be settled bilaterally (i.e., without the use of a central counterparty). Include all types of risk categories and instruments (e.g., foreign exchange, interest rate, equity, commodities, and CDS).

The Financial Derivatives Schedule

Instruments

Financial derivatives are to be reported according to the predominant risk characteristic in the following subcategories:

Line Items 1.a, 2.a, 3.a Equity Derivatives

Equity derivative contracts are contracts that have a return, or a portion of their return, linked to the price of a particular equity or to an index of equity prices, as defined in the FR Y-9C.

Line Items 1.b, 2.b, 3.b Interest Rate Derivatives

Interest rate contracts are contracts related to an interest bearing financial instrument or whose cash flows are determined by referencing interest rates or another interest rate contract, as defined in the FR Y-9C. These include single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floors, collars, and corridors.

Line Item 1.c, 2.c, 3.c Foreign Exchange Derivatives

Foreign exchange contracts are contracts to purchase foreign (non-U.S.) currencies and U.S. dollar exchange in the forward market, as defined in the FR Y-9C. A purchase of U.S. dollar exchange is equivalent to a sale of foreign currency. Foreign exchange contracts include outright forwards and foreign exchange swaps, currency swaps, cross-currency swaps, and options, and excludes spot trades. Only the purchase side of a foreign currency transaction is to be reported. However, in those transactions where foreign (non-U.S.) currencies are bought or sold against U.S. dollars, report only that side of the transaction that involves the foreign (non-U.S.) currency.

Line Item 1.d, 2.d, 3.d Credit Derivatives

Credit derivative contracts are arrangements that allow one party (the "protection purchaser" or "beneficiary") to transfer the credit risk of a "reference asset" or "reference entity" to another party (the "protection seller" or "guarantor"), as defined in the FR Y-9C. These include basket swaps, credit forwards, credit spread options, credit default options, credit default swaps, first-to-default swaps and total return swaps.

Line Item 1.e, 2.e, 3.e Commodity Derivatives

Commodity contracts are contracts that have a return, or a portion of their return, linked to the price of or to an index of precious metals (including gold), petroleum, lumber, agricultural products, etc., as defined in the FR Y-9C. A commodity contract can be structured as a future, forward, option, or swap contract.

Line Items 1.f, 2.f, 3.f Other Derivatives

Other contracts include any derivative contract that is not reportable as equity derivative, interest rate, foreign exchange, credit derivative, or commodity contracts. These can include derivatives baskets and structured derivatives.

Contracts with multiple risk characteristics should be classified based upon the predominant risk characteristics at the origination of the derivative.

The Foreign Exchange Derivatives Schedule

What to Report

The Foreign Exchange Derivatives Schedule is designed to collect, by currency and remaining maturity, the gross notional amount of the reporter's consolidated holdings of foreign exchange derivative contracts excluding gold held for its own account (reported as a commodity contract in the Financial Derivatives Schedule). All contracts should be reported gross, regardless if netting is permitted by U.S. GAAP. Inter-desk trades are excluded from this schedule. Report both sides of foreign exchange transactions involving the specified currencies listed below.

Types of Reportable Derivatives

Report all deals involving an exchange of more than one currency or with exposure to an exchange rate. These include currency forwards, FX swaps, currency swaps, and cross currency interest rate swaps, and excludes spot trades.

The instrument breakdown in the schedule is reported as follows:

Line Item 1 Long Currency Forwards

Report the notional amount of all currency forward contracts and FX swaps.

Line Item 2 Long Currency Swaps

Report the sum of items 2.a and 2.b. Report all currency swaps including cross currency interest rate swaps based on whether principles are exchanged at maturity or only the exchange of interest occurs.

Line Item 2.a Only Exchange of Notional

Include all currency swap contracts where the notional amounts are exchanged, or both the notional and interest are exchanged.

Line Item 2.b Only Exchange of Interest

Include all currency swap contracts where only the exchange of interest occurs.

Currencies

The currencies are displayed in a matrix structure with the short currency (the currency sold or paid at maturity) in the columns and the long currency (the currency bought or received at maturity) in the rows. The following specified currencies are to be used:

- USD: United States Dollar;
- EUR: Euro;
- JPY: Japanese Yen;
- GBP: British Pound;
- CHF: Swiss Franc;
- CNY: Yuan Renminbi (includes CNY, Chinese Yuan Onshore, and CNH, Chinese Yuan Offshore);
- OTH: All other currencies not specified above

Remaining maturity

As defined in the instructions for the I-A Immediate Counterparty (I-AC) Schedule, remaining maturity is the amount of time remaining from the report date until the final contractual maturity of the instrument without regard to the instrument's repayment schedule, if any.

For each foreign exchange derivative type, report positions in to the following remaining maturity buckets:

- Non-maturity instruments (including on demand and open positions).
- Overnight and less than 3 months.

- 3 months and less than 1 year.
- 1 year and over.

The reporter should file separate schedules for each remaining maturity bucket for which it has a foreign derivative position. For the indicator item "Remaining Maturity Bucket," report the number of the appropriate remaining maturity bucket from the list above.

Example

A reporter has entered into a forward contract selling $100 mil USD against EUR maturing in two months. Reporting entries would be $100 mil in the remaining maturity bucket "overnight and less than 3 months" in column A (USD) and row 1.2 (EUR):

Maturity: Overnight and less than 2 months

			Short								
			USD	EUR	JPY	GBP	CHF	CNY	Local	Other	Total
Long	1.	Currency Forwards	100								100
	1.1	USD									
	1.2	EUR	100								100
	1.3	JPY									
	1.4	GBP									
	1.5	CHF									
	1.6	CNY									
	1.7	Local									
	1.8	Other									

Glossary

Affiliates

A branch, subsidiary or a joint venture, which are consolidated within the banking group (regulatory or accounting, depending on the scope).

Allowances

Specific allowances are the cumulative amount of impairments related to financial assets which have been assessed individually, and the cumulative amount of collective impairment calculated on insignificant loans which are impaired on an individual basis and for which the institution decides to use a statistical approach. General allowances are the cumulative amount of collective impairment determined on financial assets which are not impaired on an individual basis. Allowances on credit losses should be reported in accordance with U.S. GAAP and ASU 2016-13.

Associated company

A corporation in which the reporting banking organization, directly or indirectly, owns 20 to 50 percent of the outstanding voting stock and/or over which the reporting bank exercises significant influence. This 20 to 50 percent ownership is presumed to carry "significant" influence unless the holding company can demonstrate the contrary to the satisfaction of the Federal Reserve. For further information, see the FR Y-9C Glossary entry for "*Subsidiaries*."

Banking office

Includes banks' head offices, branches and subsidiaries.

Banks, deposit-taking corporations

Financial institutions whose business it is to receive deposits or close substitutes for deposits and to grant credits or invest in securities on their own account. For further information, see the FR Y-9C Glossary entries for "*Banks, U.S. and Foreign*" and "*Depository Institutions*."

Branch

Operating entity which do not have a separate legal status and is thus integral part of the parent bank.

Carrying amount

The carrying amount or book value (balance sheet value) is the amount for which the instruments are reported in the financial statements, according to the international or GAAP accounting standards.

Cash collateral

Collateral consisting of cash, negotiable instruments (e.g., negotiable securities), documents of title, deposit accounts or other cash equivalents. It includes any negotiable assets that may be converted into liquid assets, if necessary. In bankruptcy proceedings, cash collateral is important for presenting an accurate picture of the financial condition related to the action. Depending on the type of bankruptcy that is being filed, conversion of assets into cash may be required. This cash collateral is then used to discharge part of the outstanding indebtedness, leaving the court to address the disposition of any remaining credit.

Glossary

Central banks

See the FR Y-9C Glossary entry for "*Foreign Central Banks*."

Central counterparties (CCPs)

A clearing house that interposes itself between counterparties to contracts traded in one or more financial markets, becoming the buyer to every seller and the seller to every buyer and thereby ensuring the future performance of open contracts. A CCP becomes counterparty to trades with market participants through novation, an open offer system, or another legally binding arrangement.

Corporate joint venture

A corporation owned and operated by a group of companies ("joint ventures"), no one of which has majority interest, as a separate and specific business or project for the mutual benefit of the joint ventures. Each joint venture may participate, directly or indirectly, in the management of the joint venture. For further information, see the FR Y-9C Glossary entry for "*Subsidiaries*."

Credit commitments

Arrangements that irrevocably obligate an institution, at a client's request, to extend credit in the form of loans, participation in loans, lease financing receivables, mortgages, overdrafts or other loan substitutes or commitments to extend credit in the form of the purchase of loans, securities or other assets, such as backup facilities including those under note issuance facilities and revolving underwriting facilities. See FR Y-9C, Schedule HC-L, item 1, "Unused Commitments."

Credit derivatives contract

Derivative whose redemption value is linked to specified credit-related events, such as bankruptcy, credit downgrade, non-payment, or default of a borrower. For example, a lender might use a credit derivative to hedge the risk that a borrower might default. Common credit derivatives include credit default swaps, total return swaps and credit spread options.

Cross currency swaps

A variation of a currency swap in which at least one of the payment streams varies with a floating interest rate. These instruments fall into the currency swaps section.

Currency swaps

Derivative contracts which commits two parties to exchange streams of interest payments in different currencies for an agreed period of time and to exchange principal amounts in different currencies at pre-agreed exchange rate at maturity.

Debt securities

Negotiable instruments other than loans and deposits, equity securities, investment fund shares or units, and financial derivatives. All financial assets that are bearer instruments, usually negotiable and traded on secondary markets, not granting the holder any ownership rights to the institutional unit issuing them. Non-negotiable instruments are classified as loans and deposits.

Derivative instrument

A financial instrument whose value depends on some underlying financial asset, commodity index or predefined variable. For further information, seethe FR Y-9C Glossary entry for "*Derivative Contracts*."

Equity securities

An equity security is any financial instrument that evidences a residual interest in the assets of an entity after deduction of all of its liabilities.

Face value

The amount of principal to be repaid (*2008 SNA* 3.154 (d)). It is equivalent to the redemption price of a debt security excluding accrued interest (2009 Handbook on Securities Statistics, Part 1).

Fair value

The accounting act of recording the price or value of a security, portfolio or account to reflect its current mar-

ket value rather than its book value. For further information, see the FR Y-9C Glossary entry for "*Fair Value*."

Foreign currency

Any currency other than the currency of the country in which the counterparty resides.

Guarantees Extended

Contingent liabilities arising from an irrevocable obligation to pay a third-party beneficiary when a client fails to perform certain contractual obligations. They include secured, bid and performance bonds, warranties and indemnities, confirmed documentary credits, irrevocable and standby letters of credit, acceptances and endorsements. Guarantees extended also include the contingent liabilities of the protection seller of credit derivatives instruments, when they qualify for financial guarantees under U.S. GAAP. For further information, see the FFIEC 009 definition for "*Guarantees*."

Home country

The country where the prudential authority exercising the highest level of consolidated supervisions is located. Also referred to as the "Parent country."

Insurance companies

Incorporated, mutual, and other entities whose principal function is to provide life, accident, health, fire, or other forms of insurance to customers or reinsurance services to other insurance corporations.

Interbank positions

Asset and liability positions reported by a bank vis-à-vis another bank.

International organization

International organizations are those that meet either of the following conditions: (a) The members of the organization are either national states or other international organizations whose members are national states; they thus derive their authority either directly from the national states that are their members or indirectly from them through other international organizations. (b) They are entities established by formal political agreements between their members that have the status of international treaties; their existence is recognized by law in their member countries.

Joint venture

A (banking) enterprise in which two or more parties hold major interests. One of those parties may, but need not, be of the country in which the joint venture operates.

Loan

A loan is generally an extension of credit resulting from direct negotiations between a lender and a borrower. The reporting banking organizations or its consolidated subsidiaries may originate a loan by directly negotiating with a borrower or it may purchase a loan or a portion of a loan originated by another lender that directly negotiated with a borrower. For further information, see the FR Y-9C Glossary entry for "*Loan*."

Loan secured by real estate

Is a loan that, at origination is secured wholly or substantially by a lien or liens on real property for which the lien or liens are central to the extension of the credit-that is, the borrower would not have extended credit in the same amount or on terms as favorable without the lien or liens on real property. This criterion may vary by jurisdiction. Therefore, reporting banking organizations should follow the criteria or guidelines established by its home country supervisor (HCS) to classify loans as secured by real estate. For further information, see the FR Y-9C Glossary entry for "*Loan Secured By Real Estate*."

Local currency

The domestic currency of the country in which the counterparty resides, as defined in the FFIEC 009 General Instructions, Section E.

Local positions in local currency: Asset or liability positions with a counterparty (bank or non-bank) located in the same country as the banking office and which are denominated in the domestic currency of the

country, as defined in the FFIEC 009 General Instructions, Section E.

Local positions in foreign currencies

Asset or liability positions with a counterparty (bank or non-bank) located in the same country as the banking office and which are denominated in a currency other than the domestic currency of the country, as defined in the FFIEC 009 General Instructions, Section E.

Long-term

Maturities exceeding one year or with no stated maturity.

Negotiable security

A security where legal ownership is readily capable of being transferred from one entity to another by delivery or endorsement (BPM6, paragraph 5.15). It is not necessary that a security be traded on an exchange for it to be considered negotiable.

Netting agreement

A netting agreement (or master netting agreement) is a standardized bilateral contract that enables trading counterparties to agree to net collateral requirements. Such an agreement enables the positive balances of one counterparty to be offset against the negative ones of another when payable the same day and in the same currency. For further information, see Basel Committee on Banking Supervision, *International convergence of capital measurement and capital standards*, BIS, June 2006. Available at: www.bis.org/publ/bcbs128.htm.

Netting set

A group of transactions with a single counterparty that are subject to a single, legally-enforceable, bilateral netting agreement.

Nominal value

The outstanding amount the debtor owes to the creditor, which is composed of the outstanding principal amount including any accrued interest (BPM6, 3.88). The nominal value reflects the sum of funds originally advanced, plus any subsequent advances, plus any interest that has accrued, less any repayments (which includes any payments covering interest accrual).

Non-Bank Financial Institutions (NBFI)

Private or public financial institutions or part thereof (e.g., subsidiary or other operating unit), whose major activity is to raise or otherwise obtain funds to provide to another entity or to provide financial services or activities auxiliary to financial intermediation such as fund management. The category may include, but it is not limited to, money market funds (MMFs), insurance companies, pension funds, central counterparties (CCPs), non-bank depository institutions, securities brokers/dealers, financial holding companies not included in banking groups, mutual funds, and asset managers. For further information, see the FFIEC 009 sector definition for "*Non-Bank Financial Institutions (NBFIs)*."

Non-Financial Corporations (NFC)

Privately and publicly owned corporations as well as unincorporated enterprises that function as if they were corporations, such as partnerships and the offices of foreign corporations that engage, for example, in the production of market goods and non-financial services. For further information, see the FFIEC 009 sector definition for "*Corporate.*"

Notional amount

The nominal or face amount that is used to calculate payments made on that instrument.

On demand

Payable immediately upon request or having an original maturity or required notice period of less than seven days, or that represent funds for which the depository institution does not reserve the right to require at least seven days' written notice of an intended withdrawal.

Open position

Outstanding trades agreed without fixing a maturity date. For example, an open repurchase agreement can be terminated on any day in the future by either party, provided they give notice before an agreed daily deadline.

Parent country

See "*Home country*."

Provisions

Provisions are liabilities of uncertain timing or amount (IAS 37).

Reporting banking organization

An institution participating in the reporting exercise described in these Guidelines.

Repurchase/resale agreements

A repurchase agreement is a transaction involving the "sale" of financial assets by one party to another, subject to an agreement by the "seller" to repurchase the assets at a specified date or in specified circumstances. Resale agreements (also known as a reverse repurchase agreement) is a transaction involving the "purchase" of financial assets by one party from another, subject to an agreement by the "purchaser" to resell the assets at specified date or in specified circumstances. For further information, see the FR Y-9C Glossary entry for "*Repurchase/Resale Agreements*."

Securities borrowing / lending

Securities borrowing/lending transactions are typically initiated by broker-dealers and other financial institutions that need specific securities to cover a short sale or a customer's failure to deliver securities sold. The borrower of securities generally is required to provide collateral to the lender of securities, commonly cash but sometimes other securities or standby letters of credit, with a value slightly higher than that of the securities borrowed. For further information, see the FR Y-9C Glossary entry for "*Securities Borrowing/Lending Transactions*."

Separate accounts

Separate accounts are employed by life insurers to segregate and account for assets and related liabilities maintained to meet specific investment objectives of contract holders. The accounts are often maintained as separate accounting entities for pension funds as well as fixed benefit, variable annuity and other products on which the customer and not the insurer retains all or most of the investment and/or interest rate risk. The assets of each account are legally segregated and are not subject to claims that arise out of any other business of the company.

Short position

See "*Short sales/short selling*."

Short sales / short selling

When a holding company or its consolidated subsidiaries sell an asset that they do not own, they have established a short position. If on the report date a holding company or its subsidiaries are in a short positions, it shall report its liability to purchase the asset in the I-A IC schedule under "Other Financial Payables." Short positions shall be reported gross. Short trading positions shall be revalued consistent with the method used by the reporting banking organization for the valuation of its trading account assets.

Short-term

Maturities of up to and including one year or "on demand."

Subsidiary

A separately incorporated entity in which another entity has a majority or full participation. For further information, see the FR Y-9C Glossary entry for "*Subsidiaries*."