

Board of Governors of the Federal Reserve System



Systemic Risk Report—FR Y-15

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

This Report is required by law: Sections 163 and 165 of the Dodd-Frank Wall Street Reform and Consumer Protection Act; Section 5 of the Bank Holding Company Act of 1956; section 10 (b) of the Homeowners' Loan Act; and section 8 of the International Banking Act of 1978.

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

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

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

Christophe Y Le Caillec

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

Signature of Chief Financial Officer (or Equivalent/Authorized Officer) (RISK H321)

11/13/2025

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

Date of Report: **September 30, 2025**

Month / Day / Year (RISK 9999)

AMERICAN EXPRESS COMPANY

Legal Title of Holding Company or Foreign Banking Organization (RSSD 9017)

200 VESEY STREET

(Mailing Address of the Holding Company or Foreign Banking Organization)
 Street / PO Box (RSSD 9028)

NEW YORK

City (RSSD 9130)

Country (RSSD 9005)

NY

10285

State (RSSD 9200)

Zip Code (RSSD 9220)

Person to whom questions about this report should be directed:

Amol M Mehta, Director US Regulatory Reporting

Name / Title (RISK 8901)

212-640-0377

Area Code / Phone Number (RISK 8902)

212-640-0377

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Amol.M.Mehta@aexp.com

E-mail Address of Contact (RISK 4086)

Is confidential treatment requested for any portion of this report submission?

0=No	RISK
1=Yes	C447
0	

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report (RISK KY38)
2. a letter justifying this request has been provided separately (RISK KY38).....

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

Schedule A—Size Indicator

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Total Exposures				
1. Derivative exposures:				
a. Current exposure of derivative contracts	M337		89000	1.a.
b. Potential future exposure (PFE) of derivative contracts	M339		431000	1.b.
c. Gross-up for derivatives collateral.....	Y822		0	1.c.
d. Effective notional amount of written credit derivatives	M340		0	1.d.
e. Cash variation margin included as an on-balance sheet receivable	Y823		0	1.e.
f. Exempted central counterparty legs of client-cleared transactions included in items 1(a) and 1(b).....	Y824		0	1.f.
g. Effective notional amount offsets and PFE adjustments for sold credit protection.....	Y825		0	1.g.
h. Total derivative exposures (sum of items 1.a. through 1.d, minus the sum of items 1.e through 1.g).....	Y826		520000	1.h.
2. Securities financing transaction (SFT) exposures:				
a. Gross SFT assets	M334		0	2.a.
b. Counterparty credit risk exposure for SFTs	N507		0	2.b.
c. SFT indemnification and other agent-related exposures	Y827		0	2.c.
d. Gross value of offsetting cash payables	Y828		0	2.d.
e. Total SFT exposures (sum of items 2.a through 2.c, minus item 2.d).....	Y829		0	2.e.
3. Other on-balance sheet exposures:				
a. Other on-balance sheet assets	Y830		297407000	3.a.
b. Regulatory adjustments.....	M349		4621000	3.b.
4. Other off-balance sheet exposures:				
a. Gross notional amount of items subject to a 0% credit conversion factor (CCF)	M342		501632000	4.a.
b. Gross notional amount of items subject to a 20% CCF.....	M718		0	4.b.
c. Gross notional amount of items subject to a 50% CCF.....	M346		1784000	4.c.
d. Gross notional amount of items subject to a 100% CCF	M347		171000	4.d.
e. Credit exposure equivalent of other off-balance sheet items (sum of 0.1 times item 4.a, 0.2 times item 4.b, 0.5 times item 4.c, and item 4.d)	Y831		51226200	4.e.
5. Total exposures prior to regulatory deductions (sum of items 1.h, 2.e, 3.a, and 4.e)	Y832		349153200	5.
6. Does item 5 represent an average value over the reporting period? (Enter "1" for Yes; enter "0" for No.) ...		0=No 1=Yes	RISK FC52	1

Memoranda

	U.S. Dollar Amounts in Thousands	RISK	Amount	
1. Securities received as collateral in securities lending	M335		0	M.1.
2. Cash collateral received in conduit securities lending transactions.....	M336		0	M.2.
3. Credit derivatives sold net of related credit protection bought	M341		0	M.3.
4. Total consolidated assets.....	2170		297504000	M.4.
5. Total off-balance sheet exposures (item 5 minus M.4.).....	KW01		51649200	M.5.
6. Total nonbank assets.	KY47		71733530	M.6.

Schedule B—Interconnectedness Indicators

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Intra-Financial System Assets				
1. Funds deposited with or lent to other financial institutions	M351		7217000	1.
a. Certificates of deposit	M355		290000	1.a.
2. Unused portion of committed lines extended to other financial institutions	J458		0	2.
3. Holdings of securities issued by other financial institutions:				
a. Secured debt securities.....	M352		0	3.a.
b. Senior unsecured debt securities	M353		0	3.b.
c. Subordinated debt securities	M354		81000	3.c.
d. Commercial paper.....	M345		0	3.d.

Schedule B—Continued

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Intra-Financial System Assets—Continued				
e. Equity securities		M356	1276000	3.e.
f. Offsetting short positions in relation to the specific equity securities included in item 3.e		M357	0	3.f.
4. Net positive current exposure of securities financing transactions (SFTs) with other financial institutions ..		M358	0	4.
5. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value:				
a. Net positive fair value		M359	162000	5.a.
b. Potential future exposure.....		M360	182000	5.b.
6. Total intra-financial system assets (sum of items 1, 2 through 3.e, 4, 5.a, and 5.b, minus item 3.f) ...		M362	8918000	6.
Intra-Financial System Liabilities				
7. Deposits due to other financial institutions:				
a. Deposits due to depository institutions.....		M363	4000	7.a.
b. Deposits due to non-depository financial institutions.....		M364	48000	7.b.
8. Borrowings obtained from other financial institutions.....		Y833	795000	8.
9. Unused portion of committed lines obtained from other financial institutions.....		M365	11133000	9.
10. Net negative current exposure of SFTs with other financial institutions		M366	0	10.
11. OTC derivative contracts with other financial institutions that have a net negative fair value:				
a. Net negative fair value		M367	827000	11.a.
b. Potential future exposure.....		M368	118000	11.b.
12. Total intra-financial system liabilities (sum of items 7.a through 11.b)		M370	12925000	12.
Securities Outstanding				
13. Secured debt securities		M371	0	13.
14. Senior unsecured debt securities.....		M372	41995000	14.
15. Subordinated debt securities		M373	1773000	15.
16. Commercial paper		2309	0	16.
17. Certificates of deposit.....		M374	16618000	17.
18. Common equity		M375	228803000	18.
19. Preferred shares and other forms of subordinated funding not captured in item 15.....		N509	1577000	19.
20. Total securities outstanding (sum of items 13 through 19).....		M376	290766000	20.

Memoranda

	U.S. Dollar Amounts in Thousands	RISK	Amount	
1. Standby letters of credit extended to other financial institutions		Y834	0	M.1.

Schedule C—Substitutability Indicators

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Payments Activity				
1. Payments made in the last four quarters:				
a. Australian dollars (AUD).....		M377	0	1.a.
b. Brazilian real (BRL)		M378	0	1.b.
c. Canadian dollars (CAD)		M379	18654000	1.c.
d. Swiss francs (CHF)		M380	0	1.d.
e. Chinese yuan (CNY).....		M381	0	1.e.
f. Euros (EUR)		M382	0	1.f.
g. British pounds (GBP)		M383	0	1.g.
h. Hong Kong dollars (HKD)		M384	0	1.h.
i. Indian rupee (INR).....		M385	1019000	1.i.
j. Japanese yen (JPY)		M386	0	1.j.
k. Mexican pesos (MXN)		Y835	0	1.k.
l. Swedish krona (SEK).....		M387	0	1.l.
m. United States dollars (USD)		M388	484685000	1.m.
2. Payments activity (sum of items 1.a through 1.m)		M390	504358000	2.

Schedule C—Continued

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Assets Under Custody				
3. Assets held as a custodian on behalf of customers		M405	0	3.
Underwritten Transactions in Debt and Equity Markets				
4. Equity underwriting activity		M406	0	4.
5. Debt underwriting activity		M407	0	5.
6. Total underwriting activity (sum of items 4 and 5)		M408	0	6.

Memoranda

	U.S. Dollar Amounts in Thousands	RISK	Amount	
1. New Zealand dollars (NZD)		Y836	0	M.1.
2. Russian rubles (RUB)		Y837	0	M.2.
3. Payments made in the last four quarters in all other currencies		M389	0	M.3.
4. Unsecured settlement/clearing lines provided		M436	0	M.4.
5. Securities traded in the last four quarters:				M.5.
a. Securities issued by public sector entities		KW46	0	M.5.a.
b. Other fixed income securities		KW48	12000	M.5.b.
c. Listed equities		KW50	1000	M.5.c.
d. Other securities		KW52	0	M.5.d.
6. Trading volume - fixed income (sum of items M.5.a and M.5.b)		MV93	12000	M.6.
7. Trading volume - equities and other securities (sum of items M.5.c and M.5.d)		MV95	1000	M.7.

Schedule D—Complexity Indicators

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Notional Amount of Over-the-Counter (OTC) Derivative Contracts				
1. OTC derivative contracts cleared through a central counterparty		M409	35050000	1.
2. OTC derivative contracts settled bilaterally		M410	51353000	2.
3. Total notional amount of OTC derivative contracts (sum of items 1 and 2)		M411	86403000	3.
Trading and Available-for-Sale (AFS) Securities				
4. Trading securities		M412	0	4.
5. AFS securities		1773	1366000	5.
6. Equity securities with readily determinable fair values not held for trading		JA22	1279000	6.
7. Total trading, AFS and equity securities with readily determinable fair values not held for trading (sum of items 4, 5, and 6)		M414	2645000	7.
8. Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 1 liquid assets		N510	617000	8.
9. Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 2 liquid assets, with haircuts		N511	4000	9.
10. Total adjusted trading, AFS and equity securities with readily determinable fair values not held for trading (item 7 minus items 8 and 9)		N255	2024000	10.
Level 3 Assets				
11. Assets valued for accounting purposes using Level 3 measurement inputs		G506	96000	11.

Memoranda

	U.S. Dollar Amounts in Thousands	RISK	Amount	
1. Held-to-maturity securities		1754	0	M.1.

Schedule E—Cross-Jurisdictional Activity Indicators

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Cross-Jurisdictional Claims				
1. Foreign claims on an ultimate-risk basis		M422	51213000	1.
Cross-Jurisdictional Liabilities				
2. Foreign liabilities (excluding local liabilities in local currency)		M423	16169000	2.
a. Any foreign liabilities to related offices included in item 2		M424	11716000	2.a.
3. Local liabilities in local currency		M425	18506000	3.
4. Total cross-jurisdictional liabilities (sum of items 2 and 3, minus item 2.a)		M426	22959000	4.
5. Cross-jurisdictional activity (sum of items 1 and 4)		KY49	74172000	5.

Memoranda

	U.S. Dollar Amounts in Thousands	RISK	Amount	
1. Foreign derivative claims on an ultimate-risk basis		KW54	130000	M.1.
2. Total cross-jurisdictional claims (sum of items 1 and M.1)		KW55	51343000	M.2.
3. Foreign derivative liabilities on an immediate-counterparty basis		KW56	453000	M.3.
4. Consolidated foreign liabilities on an immediate-counterparty basis excluding derivative liabilities		KW57	22959000	M.4.
5. Total cross-jurisdictional liabilities, including derivatives (sum of items M.3 and M.4)		KY50	23412000	M.5.

Schedule F—Ancillary Indicators

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Ancillary Indicators				
1. Total liabilities		2948	265083000	1.
2. Retail funding		M427	150795000	2.
3. Total gross revenue		M430	59434000	3.
4. Total net revenue		M428	53260000	4.
5. Foreign net revenue		M429	12454000	5.
6. Gross value of cash provided and gross fair value of securities provided in securities financing transactions (SFTs)		M432	0	6.
7. Gross value of cash received and gross fair value of securities received in SFTs		M433	0	7.
8. Gross positive fair value of over-the-counter (OTC) derivative contracts		M434	328000	8.
9. Gross negative fair value of OTC derivative contracts		M435	992000	9.
10. Number of jurisdictions				Number in Single Units
				RISK
				M437
				40

Schedule G—Short-Term Wholesale Funding Indicator

U.S. Dollar Amounts in Thousands	(Column A) Remaining Maturity of 30 Days or Less		(Column B) Remaining Maturity of 31 to 90 Days		(Column C) Remaining Maturity of 91 to 180 Days		(Column D) Remaining Maturity of 181 to 365 Days	
	RISK	Amount	RISK	Amount	RISK	Amount	RISK	Amount
Short-term Wholesale Funding								
1. First tier:								
a. Funding secured by level 1 liquid assets	Y838	0	Y839	0	Y840	0	Y841	0
b. Retail brokered deposits and sweeps	Y842	15681000	Y843	6400000	Y844	9050000	Y845	1442000
c. Unsecured wholesale funding obtained outside of the financial sector	Y846	3049000	Y847	2240000	Y848	9000	Y849	12000
d. Firm short positions involving level 2B liquid assets or non-HQLA	Y850	0	Y851	0	Y852	0	Y853	0
e. Total first tier short-term wholesale funding (sum of items 1.a through 1.d)	Y854	18730000	Y855	8640000	Y856	9140000	Y857	1454000
2. Second tier:								
a. Funding secured by level 2A liquid assets	Y858	0	Y859	0	Y860	0	Y861	0
b. Covered asset exchanges (level 1 to level 2A)	Y862	0	Y863	0	Y864	0	Y865	0
c. Total second tier short-term wholesale funding (sum of items 2.a. and 2.b)	Y866	0	Y867	0	Y868	0	Y869	0
3. Third tier:								
a. Funding secured by level 2B liquid assets	Y870	0	Y871	0	Y872	0	Y873	0
b. Other covered asset exchanges	Y874	0	Y875	0	Y876	0	Y877	0
c. Unsecured wholesale funding obtained within the financial sector	Y878	5190000	Y879	8500000	Y880	1386000	Y881	2334000
d. Total third tier short-term wholesale funding (sum of items 3.a through 3.c)	Y882	5190000	Y883	8500000	Y884	1386000	Y885	2334000
4. All other components of short-term wholesale funding	Y886	604000	Y887	1208000	Y888	1604000	Y889	1746000
5. Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y890	9179000	Y891	1417400	Y892	1148500	Y893	669900
5.								

U.S. Dollar Amounts in Thousands	RISK	Amount
6. Total short-term wholesale funding (sum of item 5, Columns A through D)	Y894	12414800
7. Average risk-weighted assets	Y895	243030000
8. Short-term wholesale funding metric (item 6 divided by item 7)	Y896	5.11
8.		

Schedule H—FBO Size Indicator

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

Memoranda

	U.S. Dollar Amounts in Thousands					
	(Column A) U.S. Intermediate Holding Company	(Column B) Combined U.S. Operations	RISI	Amount	RISO	Amount
1. Securities received as collateral in securities lending						
2. Cash collateral received in conduit securities lending transactions.....	M335		M335			M.1.
3. Credit derivatives sold net of related credit protection bought	M336		M336			M.2.
4. Total assets	M341		M341			M.3.
5. Total off-balance sheet exposures (item 5 minus M.4.).....	2170		2170			M.4.
6. Total nonbank assets.....	KW01		KW01			M.5.
	KY47		KY47			M.6.

Schedule I—FBO Interconnectedness Indicators

	U.S. Dollar Amounts in Thousands		(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations	
	RISI	Amount	RISO	Amount		
Intra-Financial System Assets						
1. Funds deposited with or lent to other financial institutions	M351		M351			1.
a. Certificates of deposit	M355		M355			1.a.
2. Unused portion of committed lines extended to other financial institutions ..	J458		J458			2.
3. Holdings of securities issued by other financial institutions:						
a. Secured debt securities.....	M352		M352			3.a.
b. Senior unsecured debt securities	M353		M353			3.b.
c. Subordinated debt securities	M354		M354			3.c.
d. Commercial paper.....	M345		M345			3.d.
e. Equity securities	M356		M356			3.e.
f. Offsetting short positions in relation to the specific equity securities included in item 3.e	M357		M357			3.f.
4. Net positive current exposure of securities financing transactions (SFTs) with other financial institutions	M358		M358			4.
5. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value:						
a. Net positive fair value	M359		M359			5.a.
b. Potential future exposure.....	M360		M360			5.b.
6. Total intra-financial system assets (sum of items 1, 2 through 3.e, 4, 5.a, and 5.b, minus item 3.f)	M362		M362			6.
Intra-Financial System Liabilities						
7. Deposits due to other financial institutions:						
a. Deposits due to depository institutions.....	M363		M363			7.a.
b. Deposits due to non-depository financial institutions	M364		M364			7.b.
8. Borrowings obtained from other financial institutions	Y833		Y833			8.
9. Unused portion of committed lines obtained from other financial institutions...	M365		M365			9.
10. Net negative current exposure of SFTs with other financial institutions	M366		M366			10.
11. OTC derivative contracts with other financial institutions that have a net negative fair value:						
a. Net negative fair value	M367		M367			11.a.
b. Potential future exposure	M368		M368			11.b.
12. Total intra-financial system liabilities (sum of items 7.a through 11.b)	M370		M370			12.
Securities Outstanding						
13. Secured debt securities	M371		M371			13.
14. Senior unsecured debt securities	M372		M372			14.
15. Subordinated debt securities	M373		M373			15.
16. Commercial paper	2309		2309			16.
17. Certificates of deposit.....	M374		M374			17.
18. Common equity	M375		M375			18.
19. Preferred shares and other forms of subordinated funding not captured in item 15.....	N509		N509			19.
20. Total securities outstanding (sum of items 13 through 19).....	M376		M376			20.

Memoranda

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

M.1.

Schedule J—FBO Substitutability Indicators

	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations	
	RISI	Amount	RISO	Amount
U.S. Dollar Amounts in Thousands				
Payments Activity				
1. Payments made in the last four quarters:				
a. Australian dollars (AUD)	M377		M377	
b. Brazilian real (BRL)	M378		M378	
c. Canadian dollars (CAD)	M379		M379	
d. Swiss francs (CHF)	M380		M380	
e. Chinese yuan (CNY)	M381		M381	
f. Euros (EUR)	M382		M382	
g. British pounds (GBP)	M383		M383	
h. Hong Kong dollars (HKD)	M384		M384	
i. Indian rupee (INR)	M385		M385	
j. Japanese yen (JPY)	M386		M386	
k. Mexican pesos (MXN)	Y835		Y835	
l. Swedish krona (SEK)	M387		M387	
m. United States dollars (USD)	M388		M388	
2. Payments activity (sum of items 1.a through 1.m)	M390		M390	
Assets Under Custody				
3. Assets held as a custodian on behalf of customers	M405		M405	
Underwritten Transactions in Debt and Equity Markets				
4. Equity underwriting activity	M406		M406	
5. Debt underwriting activity	M407		M407	
6. Total underwriting activity (sum of items 4 and 5)	M408		M408	
Memoranda				
	U.S. Dollar Amounts in Thousands		RISI	Amount
1. New Zealand dollars (NZD)	Y836		Y836	
2. Russian rubles (RUB)	Y837		Y837	
3. Payments made in the last four quarters in all other currencies	M389		M389	
4. Unsecured settlement/clearing lines provided	M436		M436	
5. Securities traded in the last four quarters:				
a. Securities issued by public sector entities	KW46		KW46	
b. Other fixed income securities	KW48		KW48	
c. Listed equities	KW50		KW50	
d. Other securities	KW52		KW52	
6. Trading volume - fixed income (sum of items M.5.a and M.5.b)	MV93		MV93	
7. Trading volume - equities and other securities (sum of items M.5.c and M.5.d)	MV95		MV95	

Schedule K—FBO Complexity Indicators

	U.S. Dollar Amounts in Thousands					
	(Column A) U.S. Intermediate Holding Company	(Column B) Combined U.S. Operations	RISI	Amount	RISO	Amount
Notional Amount of Over-the-Counter (OTC) Derivative Contracts						
1. OTC derivative contracts cleared through a central counterparty			M409		M409	
2. OTC derivative contracts settled bilaterally			M410		M410	
3. Total notional amount of OTC derivative contracts (sum of items 1 and 2)..			M411		M411	
Trading and Available-for-Sale (AFS) Securities						
4. Trading securities			M412		M412	
5. AFS securities			1773		1773	
6. Equity securities with readily determinable fair values not held for trading			JA22		JA22	
7. Total trading, AFS and equity securities with readily determinable fair values not held for trading (sum of items 4, 5, and 6)			M414		M414	
8. Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 1 liquid assets.....			N510		N510	
9. Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 2 liquid assets, with haircuts			N511		N511	
10. Total adjusted trading, AFS and equity securities with readily determinable fair values not held for trading (item 7 minus items 8 and 9)			N255		N255	
Level 3 Assets			G506		G506	
11. Assets valued for accounting purposes using Level 3 measurement inputs						

Memoranda

	U.S. Dollar Amounts in Thousands	RISI	Amount	RISO	Amount	
1. Held-to-maturity securities	1754			1754		M.1.

Schedule L—FBO Cross-Jurisdictional Activity Indicators

	U.S. Dollar Amounts in Thousands					
	(Column A) U.S. Intermediate Holding Company	(Column B) Combined U.S. Operations	RISI	Amount	RISO	Amount
Cross-Jurisdictional Claims						
1. Foreign claims on an ultimate-risk basis			M422		M422	
a. Adjusted foreign claims on an ultimate-risk basis.....			LA95		LA95	
Cross-Jurisdictional Liabilities						
2. Foreign liabilities (excluding local liabilities in local currency).....			M423		M423	
a. Any foreign liabilities to foreign offices included in item 2.....			M424		M424	
3. Local liabilities in local currency.....			M425		M425	
4. Total cross-jurisdictional liabilities (sum of items 2 and 3, minus item 2.a) ..			M426		M426	
5. Cross-jurisdictional activity (sum of items 1(a) and 4).....			KY49		KY49	

Memoranda

	U.S. Dollar Amounts in Thousands	RISI	Amount	RISO	Amount	
1. Foreign derivative claims on an ultimate-risk basis	KW54			KW54		M.1.
2. Total cross-jurisdictional claims (sum of items 1 and M.1).....	KW55			KW55		M.2.
3. Foreign derivative liabilities on an immediate-counterparty basis	KW56			KW56		M.3.
4. Consolidated foreign liabilities on an immediate-counterparty basis excluding derivative liabilities	KW57			KW57		M.4.
5. Total cross-jurisdictional liabilities, including derivatives (sum of items M.3 and M.4).....	KY50			KY50		M.5.

Schedule M—FBO Ancillary Indicators

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

Schedule N—FBO Short-Term Wholesale Funding Indicator**Part I**

U.S. Dollar Amounts in Thousands	Remaining Maturity of 30 Days or Less (Column A)		Remaining Maturity of 31 to 90 Days (Column C)	
	RISI	Amount	RISI	Amount
Short-term Wholesale Funding				
1. First tier:				
a. Funding secured by level 1 liquid assets	Y838	Y838	Y839	Y839
b. Retail brokered deposits and sweeps	Y842	Y842	Y843	Y843
c. Unsecured wholesale funding obtained outside of the financial sector	Y846	Y846	Y847	Y847
d. Firm short positions involving level 2B liquid assets or non-HQLA	Y850	Y850	Y851	Y851
e. Total first tier short-term wholesale funding (sum of items 1.a through 1.d)	Y854	Y854	Y855	Y855
2. Second tier:				
a. Funding secured by level 2A liquid assets	Y858	Y858	Y859	Y859
b. Covered asset exchanges (level 1 to level 2A)	Y862	Y862	Y863	Y863
c. Total second tier short-term wholesale funding (sum of items 2.a and 2.b)	Y866	Y866	Y867	Y867
3. Third tier:				
a. Funding secured by level 2B liquid assets	Y870	Y870	Y871	Y871
b. Other covered asset exchanges	Y874	Y874	Y875	Y875
c. Unsecured wholesale funding obtained within the financial sector	Y878	Y878	Y879	Y879
d. Total third tier short-term wholesale funding (sum of items 3.a through 3.c.)	Y882	Y882	Y883	Y883
4. All other components of short-term wholesale funding	Y886	Y886	Y887	Y887
5. Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y890	Y890	Y891	Y891
				5.

Schedule N—Continued**Part II**

U.S. Dollar Amounts in Thousands	Remaining Maturity of 91 to 180 Days (Column E)		Remaining Maturity of 181 to 365 Days (Column F)		(Column G) RISO Amount	(Column H) RISO Amount		
	RISI	Amount	RISI	Amount				
Short-term Wholesale Funding								
1. First tier:								
a. Funding secured by level 1 liquid assets		Y840		Y841		Y841		
b. Retail brokered deposits and sweeps		Y844		Y844		Y845		
c. Unsecured wholesale funding obtained outside of the financial sector		Y848		Y848		Y849		
d. Firm short positions involving level 2B liquid assets or non-HQLA		Y852		Y852		Y853		
e. Total first tier short-term wholesale funding (sum of items 1.a through 1.d)		Y856		Y856		Y857		
2. Second tier:								
a. Funding secured by level 2A liquid assets		Y860		Y860		Y861		
b. Covered asset exchanges (level 1 to level 2A)		Y864		Y864		Y865		
c. Total second tier short-term wholesale funding (sum of items 2.a and 2.b)		Y868		Y868		Y869		
3. Third tier:								
a. Funding secured by level 2B liquid assets		Y872		Y872		Y873		
b. Other covered asset exchanges		Y876		Y876		Y877		
c. Unsecured wholesale funding obtained within the financial sector		Y880		Y880		Y881		
d. Total third tier short-term wholesale funding (sum of items 3.a through 3.c)		Y884		Y884		Y885		
4. All other components of short-term wholesale funding		Y888		Y888		Y889		
5. Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)		Y892		Y892		Y893		
5.								

U.S. Dollar Amounts in Thousands	(Column A)		(Column B)		RISO Amount	(Column H) RISO Amount
	RISI	Amount	RISI	Amount		
6. Total short-term wholesale funding (Column A: sum of A, C, E, and G in item 5; Column B: sum of B, D, F, and H in item 5)						
7. Average risk-weighted assets					Y894	Y894
8. Short-term wholesale funding metric (item 6 divided by item 7)					Y895	Y895

Optional Narrative Statement

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

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

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

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

	RISK	
1. Narrative statement	6980	1.