

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.

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

Month / Day / Year (RISK 9999)

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

AMERICAN EXPRESS COMPANY

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

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

200 VESEY STREET

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

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

NEW YORK

11/13/2025

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

City (RSSD 9130)

Country (RSSD 9005)

NY

10285

State (RSSD 9200)

Zip Code (RSSD 9220)

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)..... ☐

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

Area Code / FAX Number (RISK 9116)

Amol.M.Mehta@aexp.com

E-mail Address of Contact (RISK 4086)

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

The ongoing public reporting burden for this information collection is estimated to average 405 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0352), Washington, DC 20503.

Schedule A—Size Indicator

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Total Exposures				
1. Derivative exposures:				
a. Current exposure of derivative contracts	M337		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	6.

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				3.e.
f. Offsetting short positions in relation to the specific equity securities included in item 3.e				3.f.
4. Net positive current exposure of securities financing transactions (SFTs) with other financial institutions ..				4.
5. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value:				
a. Net positive fair value				5.a.
b. Potential future exposure				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) ...				6.
Intra-Financial System Liabilities				
7. Deposits due to other financial institutions:				
a. Deposits due to depository institutions.....				7.a.
b. Deposits due to non-depository financial institutions.....				7.b.
8. Borrowings obtained from other financial institutions.....				8.
9. Unused portion of committed lines obtained from other financial institutions.....				9.
10. Net negative current exposure of SFTs with other financial institutions				10.
11. OTC derivative contracts with other financial institutions that have a net negative fair value:				
a. Net negative fair value				11.a.
b. Potential future exposure				11.b.
12. Total intra-financial system liabilities (sum of items 7.a through 11.b)				12.
Securities Outstanding				
13. Secured debt securities				13.
14. Senior unsecured debt securities				14.
15. Subordinated debt securities				15.
16. Commercial paper				16.
17. Certificates of deposit.....				17.
18. Common equity				18.
19. Preferred shares and other forms of subordinated funding not captured in item 15.....				19.
20. Total securities outstanding (sum of items 13 through 19).....				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.
	Number in Single Units	RISK		
10. Number of jurisdictions	M437		40	10.

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	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		Y841	0
b. Retail brokered deposits and sweeps		Y842	15681000	Y843	640000	Y844	905000	Y845	1442000		Y845	1442000
c. Unsecured wholesale funding obtained outside of the financial sector ...		Y846	3049000	Y847	224000	Y848	9000	Y849	12000		Y849	12000
d. Firm short positions involving level 2B liquid assets or non-HQLA		Y850	0	Y851	0	Y852	0	Y853	0		Y853	0
e. Total first tier short-term wholesale funding (sum of items 1.a through 1.d) ..		Y854	18730000	Y855	864000	Y856	914000	Y857	1454000		Y857	1454000
2. Second tier:												
a. Funding secured by level 2A liquid assets		Y858	0	Y859	0	Y860	0	Y861	0		Y861	0
b. Covered asset exchanges (level 1 to level 2A)		Y862	0	Y863	0	Y864	0	Y865	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		Y869	0
3. Third tier:												
a. Funding secured by level 2B liquid assets		Y870	0	Y871	0	Y872	0	Y873	0		Y873	0
b. Other covered asset exchanges		Y874	0	Y875	0	Y876	0	Y877	0		Y877	0
c. Unsecured wholesale funding obtained within the financial sector		Y878	5190000	Y879	850000	Y880	1386000	Y881	2334000		Y881	2334000
d. Total third tier short-term wholesale funding (sum of items 3.a through 3.c) ..		Y882	5190000	Y883	850000	Y884	1386000	Y885	2334000		Y885	2334000
4. All other components of short-term wholesale funding		Y886	604000	Y887	1208000	Y888	1604000	Y889	1746000		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		Y893	669900
U.S. Dollar Amounts in Thousands												
6. Total short-term wholesale funding (sum of item 5, Columns A through D)												
7. Average risk-weighted assets												
8. Short-term wholesale funding metric (item 6 divided by item 7)												
		RISK	Percentage									
		Y896	5.11									

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	RISI		0=No	RISO
		1=Yes	FC52		1=Yes	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		M335		M335		M.1.
2. Cash collateral received in conduit securities lending transactions		M336		M336		M.2.
3. Credit derivatives sold net of related credit protection bought		M341		M341		M.3.
4. Total assets		2170		2170		M.4.
5. Total off-balance sheet exposures (item 5 minus M.4.)		KW01		KW01		M.5.
6. Total nonbank assets.		KY47		KY47		M.6.

Schedule I—FBO Interconnectedness Indicators

	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
U.S. Dollar Amounts in Thousands	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

U.S. Dollar Amounts in Thousands	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations	
	RISI	Amount	RISO	Amount
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	RISO	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

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

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

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

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

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

Schedule N—FBO Short-Term Wholesale Funding Indicator

Part I

	Remaining Maturity of 30 Days or Less (Column B)		Remaining Maturity of 31 to 90 Days (Column D)	
	RISI	Amount	RISI	Amount
U.S. Dollar Amounts in Thousands				
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

Schedule N—Continued

Part II

	Remaining Maturity of 91 to 180 Days			Remaining Maturity of 181 to 365 Days		
	(Column E)			(Column G)		
	RISI	Amount	RISO	Amount	RISO	Amount
U.S. Dollar Amounts in Thousands						
Short-term Wholesale Funding						
1. First tier:						
a. Funding secured by level 1 liquid assets	Y840		Y840		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	
U.S. Dollar Amounts in Thousands						
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						
8. Short-term wholesale funding metric (item 6 divided by item 7)						

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.