

Line items 54(a) through 59 should only be reported, as applicable, by a:

- (i) Global systemically important BHC, as defined in 12 CFR 252.2, ("U.S. GSIB");
- (ii) Category II, III, or IV bank holding company, as defined in 12 CFR 252.2 ("BHC");
- (iii) Category II, III, or IV savings and loan holding company, as defined in 12 CFR 238.2 ("SLHC");
- (iv) A U.S. intermediate holding company, established pursuant to 12 CFR 252.135 that is a category II, III, or IV U.S. intermediate holding company, as defined in 12 CFR 252.2, and is not controlled by a global systemically important foreign banking organization, as defined in 12 CFR 252.2 ("IHC"); or
- (v) A U.S. intermediate holding company, established pursuant to 12 CFR 252.135, that is controlled by a global systemically important foreign banking organization as defined in 12 CFR 252.2 ("IHC of foreign GSIB" and, together with IHCs, "covered IHCs")."

instructions on determining

Covered IHCs:

covered

positions:
airman,
invest-
officer,
ne, and
holding

principal is due to be paid on an outstanding eligible debt security is calculated.

(ii) ~~IHCs of foreign GSIBs:~~

Report the outstanding eligible long-term debt amount, which is the sum of:

- (1) 100 percent of the amount of the outstanding eligible ~~Covered~~ IHC debt securities issued by the IHC due to be paid in greater than or equal to ~~730 days~~ (two years); and
- (2) 50 percent of the amount of the outstanding eligible ~~Covered~~ IHC debt securities issued by the IHC due to be paid in greater than or equal to ~~365 days~~ (one year) and less than ~~730 days~~ (two years).
- (3) Zero percent of the amount of the outstanding eligible ~~Covered~~ IHC debt securities issued by the IHC due to be paid in less than ~~365 days~~ (one year).

covered

See 12 CFR 252.161 for the definition of eligible ~~Covered~~ IHC debt security under the Board's TLAC rule. See 12 CFR 252.162(b)(2) for the definition of the date on which principal is due to be paid on an outstanding eligible debt security (a) calculated.

Line Item 55 - Advanced approaches holding companies and holding companies subject to category III capital standards only: Supplementary leverage ratio.

Long-Term Debt and Total Loss-Absorbing Capacity (TLAC)

Line Item 54(b) - See Insert A

~~Line items 54 and 55 should only be reported by a global systemically important BHC, as defined in 12 CFR 217.2, (top-tier BHC of U.S. GSIB) or an intermediate holding company that is required to be established pursuant to 12 CFR 252.153 and is controlled by a global systemically important foreign banking organization, as defined in 12 CFR 252.2 (IHC of foreign GSIB).~~

(a)

U.S. GSIB, BHC, or SLHC

Line Item 55 - Total loss-absorbing capacity

(i) ~~Top-tier BHCs of U.S. GSIBs:~~

Report external total loss-absorbing capacity, which is the sum of:

- (1) ~~The top-tier BHC of the U.S. GSIB's common equity tier 1 capital, as reported on Schedule HC-R, Part I, item 19, minus any common equity tier 1 minority interest, as reported on Schedule HC-R, Part I, item 4;~~
- (2) ~~The top-tier BHC of the U.S. GSIB's additional tier 1 capital, as reported on Schedule HC-R, Part I, item 25, minus any additional tier 1 minority interest, as reported on Schedule HC-R, Part I, item 22; and~~
- (3) ~~The top-tier BHC of the U.S. GSIB's outstanding eligible external long-term debt amount, as reported in item 54, plus 50 percent of the amount due to be paid of unpaid principal of outstanding eligible debt securities issued by the top-tier BHC of the U.S. GSIB in greater than or equal to 365 days (one year) but less than 730 days (two years).~~

Line Item 54 - Outstanding eligible long-term debt

(i) ~~Top-tier BHCs of U.S. GSIBs:~~

Report the outstanding eligible external long-term debt amount, which is the sum of:

- (1) 100 percent of the amount due to be paid of unpaid principal of the outstanding eligible debt securities issued by the ~~top-tier BHC of the U.S. GSIB~~ in greater than or equal to ~~730 days~~ (two years); and
- (2) 50 percent of the amount due to be paid of unpaid principal of the outstanding eligible debt securities issued by the ~~top-tier BHC of the U.S. GSIB~~ in greater than or equal to ~~365 days~~ (one year) and less than ~~730 days~~ (two years); and
- (3) Zero percent of the amount due to be paid of unpaid principal of the outstanding eligible debt securities issued by the ~~top-tier BHC of the U.S. GSIB~~ in less than ~~365 days~~ (one year).

54(a)

~~See 12 CFR 252.61 for the definition of eligible debt security under the Board's TLAC rule. See 12 CFR 252.62(b)(2) for the definition of the date on which~~

(ii) ~~IHCs of foreign GSIBs identified as non-resolution IHCs pursuant to 12 CFR 252.164:~~

TBD

See 12 CFR 252.61 (for U.S. GSIBs and BHCs) and 12 CFR 238.181 (for SLHCs) for the definition of eligible debt security. See 12 CFR 252.62(c) and 12 CFR 238.182(b) for instructions on determining

Insert A

Line Item 54(b) Outstanding eligible long-term debt that has a maturity of between one year and two years.

A respondent that reports an amount of outstanding eligible long-term debt in line item 54(a) should report the amount that is 50 percent of the amount of outstanding eligible covered debt securities issued by the respondent due to be paid in greater than or equal to one year and less than two years.

DRAFT

Schedule HC-R

IHC of a foreign GSIB's

Only U.S. GSIBs and Category II BHCs should report this line item, as applicable.

Report total loss absorbing capacity, which is the sum of:

- (1) The IHC's common equity tier 1 capital, as reported on Schedule HC-R, Part I, item 19 (excluding any common equity tier 1 minority interest, as reported on Schedule HC-R, Part I, item 4), held by a company that is incorporated or organized outside of the United States and that directly or indirectly controls the IHC;
- (2) The IHC's additional tier 1 capital, as reported on Schedule HC-R, Part I, item 25 (excluding any additional tier 1 minority interest, as reported on Schedule HC-R, Part I, item 22), held by a company that is incorporated or organized outside of the United States and that directly or indirectly controls the IHC; and
- (3) The IHC's outstanding eligible long-term debt amount, as reported in item 54, plus 50 percent of the amount of unpaid principal of outstanding eligible Covered IHC debt securities issued by the IHC due to be paid in greater than or equal to 365 days (one year) but less than 730 days (two years).

Line Item 55(b) - See Insert B

~~systemically important foreign banking organization, as defined in 12 CFR 252.2 (IHC of foreign GSIB).~~

These line items should be reported as ratios as a percentage, rounded to four decimal places.

Line Item 56 LTD and TLAC total risk-weighted assets ratios.

Column A: divide Schedule HC-R Part I, item 54 by item 46(a).

Column B: divide Schedule HC-R Part I, item 55 by item 46(a).

Line Item 57 LTD and TLAC total risk-weighted assets ratios using advanced approaches rule.

~~Only top-tier BHCs of U.S. GSIBs report this line item.~~

Column A: divide Schedule HC-R Part I, item 54 by item 46(b).

Column B: divide Schedule HC-R Part I, item 55 by item 46(b).

Only BHCs, SLHCs, and covered IHCs should report this line item, as applicable.

(iii) IHCs of foreign GSIBs identified as resolution IHCs pursuant to 12 CFR 252.164:

IHC of a foreign GSIB's

Report total loss absorbing capacity, which is the sum of:

- (1) The IHC's common equity tier 1 capital, as reported on Schedule HC-R, Part I, item 19, minus any common equity tier 1 minority interest, as reported on Schedule HC-R, Part I, item 4;
- (2) The IHC's additional tier 1 capital, as reported on Schedule HC-R, Part I, item 25, minus any additional tier 1 minority interest, as reported on Schedule HC-R, Part I, item 22; and
- (3) The IHC's outstanding eligible long-term debt amount, as reported in item 54, plus 50 percent of the amount due to be paid of unpaid principal of outstanding eligible Covered IHC debt securities issued by the IHC in greater than or equal to 365 days (one year) but less than 730 days (two years).

Line Item 58 LTD and TLAC leverage ratios

Note: only IHCs of foreign GSIBs report this line item.

Column A: divide Schedule HC-R Part I, item 54 by item 30.

Column B: divide Schedule HC-R Part I, item 55 by

Only U.S. GSIBs; Category II or III BHCs, SLHCs, and covered IHCs should report this line item as applicable.

Line Item 59 LTD and TLAC supplementary leverage ratios

~~Only holding companies subject to Category I, II, or III standards report this line item.~~

Column A: divide Schedule HC-R Part I, item 54 by FFIEC 101 Schedule A, Table 2, item 2.21.

Column B: divide Schedule HC-R Part I, item 55 by FFIEC 101 Schedule A, Table 2, item 2.21.

Long-Term Debt and Total Loss-Absorbing Capacity Ratios

Line items 56 through 59 should only be reported by a global systemically important BHC, as defined in 12 CFR 217.2, (top-tier BHC of U.S. GSIB) or an intermediate holding company that is required to be established pursuant to 12 CFR 252.153 and is controlled by a global

Risk-Based Capital Buffer for Holding Companies Subject to the Capital Plan Rule Only:

For line items 60 and 61, Column A reflects buffer calculations under the standardized approach, Column B represents buffer calculations under the advanced approaches.

Insert B

Line Item 55(b) Deduction of investments in a U.S. GSIB's own LTD or an IHC of a foreign GSIB's own LTD.

Report the aggregate amount of deductions resulting from investments in a U.S. GSIB's own LTD or an IHC of a foreign GSIB's own LTD.

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Schedule HC-R

Line Item 60 Capital conservation buffer requirement (sum of items 60.a through 60.c)

Line Item 60(a) of which: Stress capital buffer or 2.5000 percent (for advanced approaches)

Column A: Report the holding company's stress capital buffer requirement as determined under 12 CFR 225.8.

Column B: Report 2.5000 percent, if applicable

Line Item 60(b) of which: GSIB surcharge (if applicable)

Column A: Report the holding company's GSIB surcharge as determined under 12 CFR 217.11 (c), if applicable.

Column B: Report the holding company's GSIB surcharge as determined under 12 CFR 217.11 (c), if applicable.

Line Item 60(c) of which: Countercyclical capital buffer amount (if applicable)

Column A: Report the countercyclical capital buffer amount as determined under 12 CFR 217.11 (b). If applicable, report that amount reported in FFIEC 101, Schedule A, item 66.

Column B: Report the countercyclical capital buffer amount as determined under 12 CFR 217.11 (b). If applicable, report that amount reported in FFIEC 101, Schedule A, item 66.

Line Item 61 Capital conservation buffer

Column A: Report the holding company's standardized approach capital conservation buffer as a percentage, rounded to four decimal places. Except as described below, the standardized approach capital conservation buffer is equal to the lowest of the following ratios:

- (1) Schedule HC-R, Part I, item 47, Column A, less 4.5000, which is the minimum common equity tier 1 capital ratio requirement under section 10 of the regulatory capital rules;
- (2) Schedule HC R, Part I, item 48, Column A, less 6.0000 percent, which is the minimum tier 1 capital ratio requirement under section 10 of the regulatory capital rule;
- (3) Schedule HC-R, Part I, item 49, Column A, less 8.0000, which is the minimum total capital ratio

requirement under section 10 of the regulatory capital rules.

However, if any of the three ratios calculated above is less than zero (i.e., is negative), the holding company's standardized approach capital conservation buffer is zero.

For example, for the December 31, 2020 report date, the standardized approach capital conservation buffer reported in item 61 would be equal to the lower of (1), (2), and (3) (floored at zero), using items 47, 48, and 49, respectively, as reported for the December 31, 2020 report date.

Column B: Report the holding company's advanced approaches capital conservation buffer as a percentage, rounded to four decimal places. Except as described below, the advanced approaches capital conservation buffer is equal to the lowest of the following ratios:

- (1) Schedule HC-R, Part I, item 47, Column B, less 4.5000, which is the minimum common equity tier 1 capital ratio requirement under section 10 of the regulatory capital rules;
- (2) Schedule HC R, Part I, item 48, Column B, less 6.0000 percent, which is the minimum tier 1 capital ratio requirement under section 10 of the regulatory capital rule schedule HC-R, Part I, item 49, Column B, less 8.0000 percent, which is the minimum total capital ratio requirement under section 10 of the regulatory capital rules.

TLAC Buffers

Line Item 62 Institution-specific TLAC buffer necessary to avoid limitations on distributions and discretionary bonus payments.

Line item 62 should only be reported by ~~top-tier BHCs of~~ U.S. GSIBs and the IHCs of foreign GSIBs.

Line item 62(a) TLAC risk-weighted buffer.

In order to avoid limitations on distributions, including dividend payments, and certain discretionary bonus payments to executive officers, a ~~top-tier BHC of a~~ U.S. GSIB ~~and the~~ IHC of a foreign GSIB must hold a TLAC buffer above its minimum risk-based TLAC requirements.

The amount reported in Schedule HC-R, Part I, item 62(a) must be greater than the following:

~~Top-tier BHCs of U.S. GSIBs:~~ the sum of 2.5 percent, any applicable countercyclical capital buffer pursuant to 12 CFR 217.11(b) (expressed as a percentage), and its

Only U.S. GSIBs and IHCs of foreign GSIBs should report this line item.

or an

Schedule HC-R

method 1 capital surcharge pursuant to subpart H of Regulation Q (12 CFR 217.400 through 217.406).

IHCs of Foreign GSIBs: the sum of 2.5 percent and any applicable countercyclical capital buffer pursuant to 12 CFR 217.11(b) (expressed as a percentage).

Otherwise, the holding company will face limitations on distributions and certain discretionary bonus payments and will be required to complete Schedule HC-R Part I, items 66 through 69.

(i) ~~Top-tier BHCs of U.S. GSIBs:~~

Report the ~~top-tier BHC's~~ TLAC risk-weighted buffer as a percentage, rounded to four decimal places, which is calculated as:

The ~~top-tier BHC's~~ common equity tier 1 capital ratio (the lower of Schedule HC-R, Part I, item 47, Column A and Column B) (expressed as a percentage), minus the greater of zero and the following amount:

- (1) 18 percent; minus
- (2) The ratio (expressed as a percentage) of the ~~top-tier BHC's~~ additional tier 1 capital (as reported on Schedule HC-R, Part I, item 25), minus any ~~additional~~ tier 1 minority interest (as reported on Schedule HC-R, Part I, item 22), to its total risk-weighted assets (the larger of Schedule HC-R, Part I, items 46.a and 46.b); and minus
- (3) The ratio (expressed as a percentage) of the ~~global systemically important BHC's~~ outstanding eligible ~~external~~ long-term debt amount (as reported on Schedule HC-R, Part I, item 54) to total risk-weighted assets (the larger of Schedule HC-R, Part I, items 46.a and 46.b).

If either of the TLAC total risk weighted asset ratios, as reported in line item 56, Column B, or item 57, Column B, are less than or equal to 18 percent, the ~~GSIB's~~ external TLAC risk-weighted buffer level should be reported as zero.

(ii) **IHCs of foreign GSIBs—has been identified as a non-resolution IHC pursuant to 12 CFR 252.164:**

Report the ~~IHC's~~ TLAC risk-weighted buffer as a percentage, rounded to four decimal places, which is calculated as:

The ~~IHC's~~ common equity tier 1 capital ratio (the lower of Schedule HC-R, Part I, item 47, Column A and

IHC of a foreign GSIB's

Column B, if applicable) (expressed as a percentage), minus the greater of zero and the following amount:

- (1) 16 percent; minus
- (2) The ratio (expressed as a percentage) of the ~~IHC's~~ additional tier 1 capital (as reported on Schedule HC-R, Part I, item 25), minus any ~~additional~~ tier 1 minority interest (as reported on Schedule HC-R, Part I, item 22), held by a company that is incorporated or organized outside of the United States and that directly or indirectly controls the ~~IHC~~, to its total risk-weighted assets (the larger of Schedule HC-R, Part I, items 46.a and 46.b, if applicable); and minus
- (3) The ratio (expressed as a percentage) of the ~~IHC's~~ outstanding eligible long-term debt amount (as reported on Schedule HC-R, Part I, item 54) to total risk-weighted assets (the larger of Schedule HC-R, Part I, items 46.a and 46.b, if applicable).

If the TLAC total risk weighted asset ratio, as reported in line item 56, Column B, or, if applicable, item 57, Column B, are less than or equal to 16 percent, the ~~IHC's~~ TLAC risk-weighted buffer level should be reported as zero.

(iii) **IHCs of foreign GSIBs—has been identified as a resolution IHC pursuant to 12 CFR 252.164:**

Report the ~~IHC's~~ TLAC risk-weighted buffer as a percentage, rounded to four decimal places, which is calculated as:

The ~~IHC's~~ common equity tier 1 capital ratio (the lower of Schedule HC-R, Part I, item 47, Column A and Column B, if applicable) (expressed as a percentage) minus the greater of zero and the following amount:

- (1) 18 percent; minus
- (2) The ratio (expressed as a percentage) of the ~~IHC's~~ additional tier 1 capital (as reported on Schedule HC-R, Part I, item 25), minus any ~~additional~~ tier 1 minority interest (as reported on Schedule HC-R, Part I, item 22), to its total risk-weighted assets (the larger of Schedule HC-R, Part I, items 46.a and 46.b, if applicable); and minus
- (3) The ratio (expressed as a percentage) of the ~~IHC's~~ outstanding eligible long-term debt amount (as reported on Schedule HC-R, Part I, item 54) to total risk-weighted assets (the larger of Schedule HC-R, Part I, items 46.a and 46.b, if applicable).

U.S. GSIB's

IHC of a foreign GSIB's

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If the TLAC total risk weighted asset ratio, as reported in line item 56, Column B, or, if applicable, item 57, Column B, are less than or equal to 18 percent, the ~~IHC's~~ TLAC risk-weighted buffer level should be reported as zero.

Line item 62(b) TLAC leverage buffer.

Line item 62(b) should only be reported by ~~top-tier BHCs~~ of U.S. GSIBs.

In order to avoid limitations on distributions, including dividend payments, and certain discretionary bonus payments to executive officers, a ~~top-tier BHC of a~~ U.S. GSIB must hold a TLAC buffer above its minimum leverage TLAC requirements greater than 2.0 percent.

Otherwise, the ~~top-tier BHC of a~~ U.S. GSIB will face limitations on distributions and certain discretionary bonus payments and will be required to complete Schedule HC-R Part I, items 66 through 69.

Report the ~~top-tier BHC's~~ TLAC leverage buffer as a percentage, rounded to four decimal places, which is calculated as:

The ~~top-tier BHC's~~ supplementary leverage ratio (as reported on Schedule HC-R, Part I, item 53) (expressed as a percentage), minus the greater of zero and the following amount:

- (1) 7.5 percent; minus
- (2) The ratio (expressed as a percentage) of the ~~top-tier BHC's~~ outstanding eligible external long-term debt amount to total leverage exposure (as reported on Schedule HC-R, Part I, item 59, Column A).

If the TLAC supplementary leverage ratio, as reported in line item 59, Column B, is less than or equal to 7.5 percent, the ~~top-tier BHC's~~ external TLAC leverage buffer level should be reported as zero.

Leverage Buffer and Requirements for Holding Companies Subject to the Capital Plan Rule

Line Item 63 Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable)

Advanced approaches and Category III holding companies must report the total leverage exposure from FFIEC 101 Schedule A, Table 2, Item 2.21.

Line Item 64 Leverage buffer requirement (if applicable)

All GSIB holding companies report 2.0000 percent.

All non-GSIB holding companies report 0.0000 percent.

Line Item 65 Leverage ratio buffer (if applicable)

For all GSIB holding companies, report the leverage buffer as a percentage, rounded to four decimal places, if applicable, from FFIEC 101 Schedule A, Table 2, Item 2.23.

The leverage buffer is equal to Schedule HC-R, item 53, less 3.0000 percent, which is the minimum leverage buffer requirement under section 10(a)(5) of the regulatory capital rules. However, if the holding company's leverage buffer calculated above is less than zero (i.e., is negative), the holding company's leverage buffer is zero.

Maximum Payout Ratios and Amounts for Holding Companies Subject to the Capital Plan Rule:

Line Item 66 Eligible retained income.

Report the amount of eligible retained income as the greater of (1) a holding company's net income for the four preceding calendar quarters, net of any distributions and associated tax effects not already reflected in net income, and (2) the average of holding company's net income over the four preceding calendar quarters. (See the instructions for Schedule HC-R, Part I, item 52, for the definition of "distributions" from section 2 of the regulatory capital rules.)

For Schedule HC-R, Part I, item 59, the four preceding calendar quarters refers to the calendar quarter ending on the last date of the reporting period and the three preceding calendar quarters as illustrated in the example below. The average of an holding company's net income over the four preceding calendar quarters refers to average of three-month net income for the calendar quarter ending on the last date of the reporting period and the three-month net income for the three preceding calendar quarters as illustrated in the example below.

Example and a worksheet calculation:

Assumptions:

- Eligible retained income is calculated for FR Y-9C report date of March 31, 2021.