

Categories of FBOs and level of compliance required with enhanced prudential standards

	No Category		Category IV	Category III	Category II
Total global assets	US\$100 billion – US\$250 billion	US\$250 billion+	US\$100 billion+	US\$100 billion+	US\$100 billion+
US combined assets	less than US\$100 billion	less than US\$100 billion	US\$100 billion+ and less than US\$75 billion nonbank assets, off-balance-sheet exposures, wSTWF or cross-jurisdictional activity	US\$250 billion to US\$700 billion or US\$100 billion+ and US\$75 billion+ nonbank assets, off-balance-sheet exposures or wSTWF	US\$700 billion+ or US\$100 billion+ and US\$75 billion+ cross-jurisdictional activity
Home-country requirements					
Regulatory capital	Yes, if US\$100 billion+ combined US assets	Yes	Yes	Yes	Yes
Liquidity stress testing	No	Yes	Yes	Yes	Yes
Capital stress testing	Yes, every two years	Yes, annually	Yes, every two years	Yes, annually	Yes, annually
Single counterparty credit limits				Yes	Yes
US requirements					
US IHC	Yes, if US\$50 billion+ US non-branch assets	Yes, if US\$50 billion+ US non-branch assets	Yes, if US\$50 billion+ US non-branch assets	Yes, if US\$50 billion+ US non-branch assets	Yes, if US\$50 billion+ US non-branch assets
US liquidity cash flow projections	No	No	Yes	Yes	Yes
US contingency funding plan	No	No	Yes	Yes	Yes
US liquidity risk limits	No	No	No	Yes	Yes
US asset/collateral monitoring	No	No	Yes, monthly	Yes, weekly	Yes, weekly
US liquidity stress testing	No	No	Yes, quarterly	Yes, monthly	Yes, monthly
US branch liquidity buffer	No	No	Yes	Yes	Yes
US risk committee	Yes	Yes	Yes	Yes	Yes
US chief risk officer	Yes, if US\$50 billion+ in combined US assets	Yes, if US\$50 billion+ in combined US assets	Yes	Yes	Yes
US risk management framework	Yes, if US\$50 billion+ in combined US assets	Yes, if US\$50 billion+ in combined US assets	Yes	Yes	Yes
US debt-to-equity limits	Yes, if a grave threat	Yes, if a grave threat	Yes, if a grave threat	Yes, if a grave threat	Yes, if a grave threat