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Instructions for the
Capital Assessments and Stress Testing information collection
(Reporting Form FR Y-14Q)

This Report is required by law: section 165 of the Dodd-Frank Act (12 U.S.C. § 5365) and section 5 of the Bank Holding Company Act (12 U.S.C. § 1844). Public reporting burden for this information collection is estimated to vary from 9 to 1,926 hours per response, with an average of 243 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 (7100-0341), Washington, DC 20503.

Schedule M—Balances

Schedule M.1 – Quarter-end Balances

For each line item listed below, report all loans and leases held for investment (HFI) or held for sale (HFS). Include the fair value of all loans held for investment and all loans held for sale that the holding company has elected to report at fair value under a fair value option (FVO). In column A report loans held for investment at amortized cost (HFI at AC) in domestic offices. In column B report loans held for sale or measured at fair value under a fair value option in domestic offices. In column C report loans held for investment at amortized cost in international offices. In column D report loans held for sale or measured at fair value under a fair value option in international offices. Report all dollar amounts in millions.

The balances reported here should be consistent with the balances reported on Schedule HC-C of the FR Y-9C for corresponding line items. For example, the reported balance of loans held in domestic offices secured by first liens on residential real estate (line 1.a.(1).(a), column A + line 1.a.(1).(a), column B + line 1.a.(1).(b), column A, + line 1.a.(1).(b), column B) should equal the balance of such loans reported on Schedule HC-C of the FR Y-9C (line 1.c.(2).(a), column B). A more comprehensive list of relationships between this schedule and the FR Y-9C will be included with the technical instructions provided to all submitting institutions.

Line item 1.a.(1).(a), First mortgages
Report first mortgage loans that meet the loan criteria defined in FR Y-9C, Schedule HC-C, line 1.c.(2).(a). Do not include first lien closed-end home equity loans.

Line item 1.a.(1).(b), First lien HELOANs
Report first lien closed-end home equity loans (HELOANs) that meet the loan criteria defined in FR Y-9C, Schedule HC-C, line 1.c.(2).(a). Do not include first mortgages.

Line item 1.a.(2).(a), Junior lien HELOANs
Report junior lien closed-end home equity loans (HELOANs) that meet the loan criteria defined in FR Y-9C, Schedule HC-C, line 1.c.(2).(b).

Line item 1.a.(2).(b), HELOCs
Report home equity lines of credit (HELOCs) that meet the loan criteria defined in FR Y-9C, Schedule HC-C, line 1.c.(1).

Line item 1.b.(1), Construction and land development
Report construction and land development (CLD) loans that meet the loan criteria defined in FR Y-9C, Schedule HC-C, lines 1.a.(1) and 1.a.(2).

Line item 1.b.(2), Multifamily real estate
Report multifamily real estate loans that meet the loan criteria defined in FR Y-9C, Schedule HC-C, line 1.d.

Line item 1.b.(3).(a), Owner-occupied nonfarm nonresidential
Report owner occupied nonfarm nonresidential loans that meet the loan criteria defined in FR Y-9C, Schedule HC-C, line 1.e.(1).

Line item 1.b.(3).(b), Non-owner-occupied nonfarm nonresidential
Report non-owner-occupied loans that meet the loan criteria defined in FR Y-9C, Schedule HC-C, line 1.e.(2).

Line item 1.c, Secured by farmland
Report loans secured by farmland that meet the loan criteria defined in FR Y-9C, Schedule HC-C, line 1.b.

Line item 2.a, Graded C&I loans
Report graded C&I loans included in FR Y-9C, Schedule HC-C, lines 4.a and 4.b. Also include non-purpose loans reported in lines 4.a and 4.b of Schedule HC-C of the FR Y-9C regardless of whether those loans are graded. Do not include scored or delinquency managed small business loans, small/medium enterprise (SME) cards, or corporate cards.

Line item 2.b, Small business loans
Report small business loans included in FR Y-9C, Schedule HC-C, lines 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, ~~9.b.(1),~~ 9.b.(2), and 10.b. Small business loans are loans that are "scored" or "delinquency managed" for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans. Do not include graded loans, SME cards, ~~or~~ corporate cards, non-purpose loans, or loans for purchasing and carrying securities.

Line item 2.c, SME cards and corporate cards
Report SME card and corporate card loans included in FR Y-9C, Schedule HC-C, lines 4.a, 4.b, 6.a, 6.b, 6.d, and 9.b.(2). SME cards are credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as an applicant. Corporate cards are employer-sponsored credit cards for use by a company's employees. Only include cards where there is any individual liability associated with the sub-lines such that the individual borrower characteristics are taken into account during the underwriting decision and/or performance of the credit is reported to the credit bureaus. Do not include loans for which a commercially-graded corporation is ultimately responsible for repayment of credit losses (such loans should be reported as graded C&I loans or other commercial loans ~~above~~).

Line item 3.a, Bank cards
Report bank card loans included in FR Y-9C, Schedule HC-C, line 6.a. Do not include SME card and corporate card loans.

Line item 3.b, Charge cards
Report charge card loans to consumers included in FR Y-9C, Schedule HC-C, line 6.a and 9.b.(2). Do not include SME card and corporate card loans or loans for which a commercially-graded corporation is ultimately responsible for repayment of credit losses.

Line item 4.a, Auto loans
Report auto loans included in FR Y-9C, Schedule HC-C, line 6.c.

Line item 4.b, Student loans
Report student loans included in FR Y-9C, Schedule HC-C, lines 6.b and 6.d.

Line item 4.c, Non-purpose consumer lending
Report non-purpose loans included in FR Y-9C, Schedule HC-C, lines 6.b, and 6.d, and 9.b.(2). Non-purpose loans are loans collateralized by securities made for any purpose other than purchasing or carrying securities.

Line item 4.d, Auto leases
Report auto leases included in FR Y-9C, Schedule HC-C, line 10.a.

Line item 4.e, Other consumer loans
Report all other consumer loans included in FR Y-9C, Schedule HC-C, lines 6.b and 6.d that are not reported elsewhere on this schedule.

Line item 4.f, Other consumer leases
Report all other consumer leases included in FR Y-9C, Schedule HC-C, line 10.athat are not reported elsewhere on this schedule.

Line item 5.a, Loans to foreign governments
Report graded loans to foreign governments included in FR Y-9C, Schedule HC-C, line 7. Also include non-purpose loans reported in line 7 of Schedule HC-C of the FR Y-9C regardless of whether those loans are graded. Do not include scored or delinquency managed loans (such loans should be reported as small business loans above).

Line item 5.b, Agricultural loans
Report graded agricultural loans included in FR Y-9C, Schedule HC-C, line 3. Also include non-purpose loans reported in line 3 of Schedule HC-C of the FR Y-9C regardless of whether those loans are graded. Do not include scored or delinquency managed loans reported as small business loans above.Do not include scored or delinquency managed loans (such loans should be reported as small business loans above).

Line item 5.c, Securities lending
Report graded all loans for purchasing or carrying securities included in FR Y-9C, Schedule HC-C, line 9.b.(1). Do not include scored or delinquency managed loans (such loans should be reported as small business loans above).

Line item 5.d, Loans to financial institutions
Report graded loans to financial institutions included in FR Y-9C, Schedule HC-C, lines 2.a, 2.b, and 9.a. Also include non-purpose loans reported in lines 2.a, 2.b, and 9.a of Schedule HC-C of the FR Y-9C regardless of whether those loans are graded. Do not include scored or delinquency managed loans reported as small business loans above.Do not include scored or delinquency managed loans (such loans should be reported as small business loans above).

Line item 5.e, Other commercial loans
Report other graded commercial loans included in FR Y-9C, Schedule HC-C, line 9.b.(2). Also include non-purpose loans reported in line 9.b.(2) of Schedule HC-C of the FR Y-9C regardless of whether those loans are graded. Do not include scored or delinquency managed loans (such loans should be reported as small business loans above), SME and corporate card loans reported as SME and

corporate card loans, or charge cards reported as charge cards above.

Line item 5.f, Other commercial leases
Report other graded commercial leases included in FR Y-9C, Schedule HC-C, line 10.b. Also include non-purpose loans reported in line 10.b of Schedule HC-C of the FR Y-9C regardless of whether those loans are graded. Do not include scored or delinquency managed loans reported as small business loans above. ~~Do not include scored or delinquency managed loans (such loans should be reported as small business loans above).~~

Schedule M.2 - FR Y-9C Reconciliation

For the select portfolios from Schedule M.1 listed below, report the balance of loans included in the indicated line items on Schedule HC-C of the FR Y-9C. In column A report loans held for investment at amortized cost (HFI at AC). In column B report loans held for sale (HFS) or measured at fair value under a fair value option (FVO). Report all dollar amounts in millions.

The balances reported here should be consistent with the balances reported on Schedule M.1 for the corresponding portfolios. For example, the reported balance of small business loans held for investment at amortized cost (lines 1.a to 1.h, column A) should equal the balance of such loans reported on Schedule M.1 (line 2.b, column A + line 2.b, column C). A more comprehensive list of relationships between this schedule, Schedule M.1, and the FR Y-9C will be included with the technical instructions provided to all submitting institutions.

1. Small business loans
For each of the following line items under line 1, report the small business loans reported in line 2.b in Schedule M.1 that are included in the indicated line item on Schedule HC-C of the FR Y-9C:

Line item 1.a - Report loans included in FR Y-9C, Schedule HC-C, lines 2.a and 2.b.
Line item 1.b - Report loans included in FR Y-9C, Schedule HC-C, line 3.
Line item 1.c - Report loans included in FR Y-9C, Schedule HC-C, lines 4.a and 4.b.
Line item 1.d - Report loans included in FR Y-9C, Schedule HC-C, line 7.
Line item 1.e - Report loans included in FR Y-9C, Schedule HC-C, line 9.a.
~~**Line item 1.f** - Report loans included in FR Y-9C, Schedule HC-C, line 9.b.(1).~~
Line item 1.~~f~~g - Report loans included in FR Y-9C, Schedule HC-C, line 9.b.(2).
Line item 1.~~g~~h - Report loans included in FR Y-9C, Schedule HC-C, line 10.b.

2. SME cards and corporate cards
For each of the following line items under line 2, report the SME card and corporate card loans reported in line 2.c in Schedule M.1 that are included in the indicated line item on Schedule HC-C of the FR Y-9C:

Line item 2.a - Report loans included in FR Y-9C, Schedule HC-C, lines 4.a and 4.b.
Line item 2.b - Report loans included in FR Y-9C, Schedule HC-C, line 6.a.
Line item 2.c - Report loans included in FR Y-9C, Schedule HC-C, line 6.b.
Line item 2.d - Report loans included in FR Y-9C, Schedule HC-C, line 6.d.
Line item 2.e - Report loans included in FR Y-9C, Schedule HC-C, line 9.b.(2).

3. Charge cards
For each of the following line items under line 3, report the charge card loans reported in line 3.b in Schedule M.1 that are included in the indicated line item on Schedule HC-C of the FR Y-9C:

Line item 3.a - Report loans included in FR Y-9C, Schedule HC-C, line 6.a.
Line item 3.b - Report loans included in FR Y-9C, Schedule HC-C, line 9.b.(2.

4. Student loans
For each of the following line items under line 4, report the student loans reported in line 4.b in Schedule M.1 that are included in the indicated line item on Schedule HC-C of the FR Y-9C:

Line item 4.a - Report loans included in FR Y-9C, Schedule HC-C, line 6.b.
Line item 4.b - Report loans included in FR Y-9C, Schedule HC-C, line 6.d.

5. Non-purpose consumer lending
For each of the following line items under line 5, report the non-purpose loans reported in line 4.c in Schedule M.1 that are included in the indicated line item on Schedule HC-C of the FR Y-9C:

Line item 5.a - Report loans included in FR Y-9C, Schedule HC-C, line 6.b.
Line item 5.b - Report loans included in FR Y-9C, Schedule HC-C, line 6.d.
~~**Line item 5.c** - Report loans included in FR Y-9C, Schedule HC-C, line 9.b.(2).~~

Schedule M.3 - Principal Balance of Retail Loans in Domestic Offices Held for Investment at Amortized Cost by Purchase Credit Impairment

For each line item listed below, report the book value and unpaid principal balance (UPB) of all retail loans and leases held for investment at amortized cost (HFI at AC) in domestic offices by purchase credit impairment status. Do not include loans held for sale or loans measured at fair value under a fair value option. Do not include loans held in international offices. In column A report the book value of non-purchase credit impaired (non-PCI) loans. In column B report the UPB of non-PCI loans. In column C report the book value of purchase credit impaired (PCI) loans. In column D report the UPB of PCI loans. Report all dollar amounts in millions.

For the purposes of this schedule, the book value of a loan held for investment at amortized cost is the original cost of the loan less any write-downs associated with depreciation, amortization, or impairment costs. The UPB of the loan is the principal amount outstanding as of the end of the reporting period and should not reflect any accounting based write-downs or purchase credit impairments.

The book value reported here should be consistent with the balances reported on Schedule M.1 for the corresponding portfolios. For example, the book value of first mortgages held for investment at amortized cost in domestic offices (line 1.a.(1).(a), column A + line 1.a.(1).(a), column C) should equal the balance of such loans reported on Schedule M.1 (line 1.a.(1).(a), column A). A more comprehensive list of relationships between this schedule and Schedule M.1 will be included with the technical instructions provided to all submitting institutions.

1.a.(1).(a), First mortgages
Report first mortgage loans that are reported in line 1.a.(1).(a) in Schedule M.1.

1.a.(1).(b), First lien HELOANs
Report first lien closed-end home equity loans (HELOANs) that are reported in line 1.a.(1).(b) in Schedule M.1.

1.a.(2).(a), Junior lien HELOANs
Report junior lien closed-end home equity loans (HELOANs) that are reported in line 1.a.(2).(a) in Schedule M.1.

1.a.(2).(b), HELOCs
Report home equity lines of credit (HELOCs) that are reported in line 1.a.(2).(b) in Schedule M.1.

2.a, Bank cards
Report bank card loans that are reported in line 3.a in Schedule M.1.

2.b, Charge cards
Report charge card loans that are reported in line 3.b in Schedule M.1.

3.a, Auto loans
Report auto loans that are reported in line 4.a in Schedule M.1.

3.b All other consumer loans and leases
Report all other consumer loans and leases that are reported in lines 4.b, 4.c, 4.d, 4.e, and 4.f in Schedule M.1.