**OMB No. 7100-0341**
**Expiration Date: October 31, 2017**

# 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 C—Regulatory Capital Instruments

## General guidance

The FR Y-14Q Regulatory Capital Instruments quarterly schedules collect historical data of BHCs' balances of the funded instruments that are included in regulatory capital. They collect historical data at the CUSIP level on the balances of each funded regulatory capital instrument, in addition to information on any issuances and redemptions of individual instruments that occurred during the quarter. **~~Beginning with the submission as of Q3 2014, a~~All subordinated debt instruments must be included, regardless of whether or not the instrument is included in regulatory capital.**

**Additionally, a one-time submission of all subordinated debt as of quarter end December 31, 2015, separate from the regular quarterly submission, must be reported that includes all of the information required in schedule C.3 (Issuances During Quarter) for each subordinated debt instrument outstanding as of quarter end.~~ Note that For respondents that are filing the Regulatory Capital Instruments schedule for the Q3 2014 reporting period, this one-time submission should be made for the Q3 2014 reporting period. For all other respondents this one-time submission should be made concurrently with their initial submission of the Regulatory Capital Instruments schedule. This one-time submission should be submitted separately with a file name that includes "One-Time Sub Debt," and should be made on the Issuances During Quarter worksheet of the FR Y-14Q Regulatory Capital Instruments Excel template.~~**

Note: The quarterly schedule does not require BHCs to report changes in the balances of capital instruments due to amortizations or accretions as either Redemptions or Issuances.

## C.1—Regulatory Capital Instruments as of Quarter End

This worksheet collects historical information on the BHCs' regulatory capital instruments as of the end of the most recent quarter. Complete this worksheet with details on each of the funded capital instruments your BHC includes in regulatory capital as of quarter end. For each instrument, provide the applicable details below:

**Column Instructions**

**Column B Committee on Uniform Securities and Identification (CUSIP) or unique identifier provided by BHC**
Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC.

**Column C Instrument type**

Report the type of regulatory capital instrument. Instruments should be reported based on whether they were included in Tier 1 or Tier 2 regulatory capital. Select from options in the drop down box.

**Column D General risk based capital rules treatment**
Report the regulatory capital treatment for the instrument under the general risk-based capital rule set. Select from options in the drop down box. If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

**Column E Revised regulatory capital rule (July 2013) treatment**
Report the regulatory capital treatment for the instrument as per the revised regulatory capital rule issued July 2013. If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

**Column F Cumulative/noncumulative**
Report whether the instrument's coupon/dividend is cumulative or noncumulative. Select from options in the drop down box.

**Column G Notional amount ($Millions)**
Report the notional dollar amount of the instrument as of quarter end.

**Column H Amount recognized in regulatory capital ($Millions)**
Report the dollar amount of the instrument that qualified as regulatory capital as of quarter end.

**Column I Comments**
Use this field to report any supporting information regarding the instrument.

**C.2—Regulatory Capital Instrument Repurchases/Redemptions During Quarter**

BHCs are to complete this worksheet with details on any repurchase or redemption activity for its capital instruments during the quarter. For each instrument that was subject to a redemption or repurchase, provide the applicable details below:

**Column Instructions**

**Column B Committee on Uniform Securities and Identification (CUSIP) or unique identifier provided by BHC**
Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC.

**Column C Instrument type**
Report the type of regulatory capital instrument. Select from options in the drop down box.

**Column D General risk based capital rules treatment**
Report the regulatory capital treatment for the instrument under the general risk-

based capital rule set. Select from options in the drop down box. If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

**Column E Revised regulatory capital rule (July 2013) treatment**
Report the regulatory capital treatment for the instrument as per the revised regulatory capital rule issued July 2013. If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

**Column F Redemption action**
Report the redemption action executed on the instrument. Select from options in the drop down box.

**Column G Date on which action was executed (mm/dd/yyyy)**
Report the date on which the redemption/repurchase action was executed.

**Column H Notional amount transacted ($Millions)**
Report the notional dollar amount by which the instrument was reduced as a result of the redemption/repurchase action.

**Column I Regulatory capital amount transacted ($Millions)**
Report the dollar amount of regulatory capital by which the instrument was reduced as a result of the redemption/repurchase action.

**Column J Notional amount remaining at quarter end ($Millions)**
Report the remaining notional dollar amount of the instrument as of quarter end.

**Column K Amount recognized in regulatory capital remaining at quarter end ($Millions)**
Report the remaining dollar amount of the instrument that was included in regulatory capital as of quarter end.

**Column L Comments**
Use this field to report any supporting information regarding the instrument.

Note: Do not use this worksheet to report decreases in the amount of any capital instrument that are the result of amortizations of the remaining balance of the instrument. Any changes due to amortizations of instruments that occurred during the quarter should be reflected in the balances of those instruments as reported on the *Regulatory Capital Instruments as of Quarter End* worksheet.

## C.3 – Regulatory Capital Instruments Issuances During Quarter

BHCs are to complete this worksheet with details on any issuances of capital instruments that were included in regulatory capital during the quarter. For each issued instrument, provide the applicable details below:

**Column Instructions**

**Column B** **Committee on Uniform Securities and Identification (CUSIP), International Securities Identification Number (ISIN) or unique identifier provided by BHC**

Report the CUSIPor ISIN number. If the instrument does not have a CUSIP or ISIN, provide the ~~or~~ unique identification number assigned to the instrument as provided by the BHC.

**Column C** **Instrument type**

Report the type of regulatory capital instrument. Instruments should be reported based on whether they were actually included in Tier 1 or Tier 2 regulatory capital. Select from options in the drop down box.

**Column D** **Is issuance result of conversion?**

Report whether the issued instrument is the result of a conversion. Select from options in the drop down box.

**Column E** **If conversion, indicate CUSIP of original instrument**

For issuances that are the result of a conversion, report the CUSIP of the instrument from which the new issuance was converted.

**Column F** **Date of issuance (mm/dd/yyyy)**

Report the date the instrument was issued.

**Column G** **General risk based capital rules treatment**

Report the regulatory capital treatment for the instrument under the general risk-based capital rule set. Select from options in the drop down box. If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

**Column H** **Revised regulatory capital rule (July 2013) treatment**

Report the regulatory capital treatment for the instrument as per the revised regulatory capital rule issued July 2013. If the instrument being reported is a subordinated debt instrument not included in regulatory capital, "NA" should be reported.

**Column I** **Cumulative/noncumulative**

Report whether the instrument's coupon/dividend is cumulative or noncumulative. Select from options in the drop down box.

**Column J** **Notional amount transacted ($Millions)**

Report the notional dollar amount of the issued instrument.

**Column K** **Regulatory capital amount transacted ($Millions)**

Report the dollar amount of the instrument that qualified as regulatory capital as of quarter end.

**Column L** **Perpetual/dated**

Report whether the issued instrument is of fixed maturity ("dated") or of no fixed date when capital will be returned to the investor ("perpetual"). Select from options in the drop down box.

**Column M If dated, date of maturity (mm/dd/yyyy)**
For instruments of fixed maturity (i.e., "dated" instruments), report the maturity date. For "perpetual" instruments, report "NA".

**Column N Issuer call**
Report whether there is an issuer call option for the instrument. Select from options in the drop down box.

**Column O If callable, optional call date (mm/dd/yyyy)**
For instruments that feature an issuer call option, report the first date of call.

**Column P Fixed/floating**
Report whether the instrument has a fixed coupon, a ~~or~~ floating coupon/dividend, steps up or converts from paying a fixed to paying a floating coupon. Select from options in the drop down box.

**Column Q Coupon/dividend rate (bps) at issuance**
For instruments with fixed coupon/dividends, report the coupon/dividend rate for the instrument at issuance. For instruments that have a floating coupon/dividend or that have neither a fixed nor floating coupon/dividend rate (such as common stock), input the coupon/dividend rate paid in the reporting quarter.

**Column R Index at issuance**
For instruments with a coupon/dividend rate that is linked to the rate of a particular index, report the index to which it is linked at issuance. For instruments with a fixed coupon/dividend rate, report "NA". Select from options in the drop down box. If the index is not available in the drop down box, specify the index in the Comments field.

**Column S Spread over index (bps) at issuance**
For instruments with a coupon/dividend rate that is linked to the rate of a particular index, report the spread over the relevant index in basis points (e.g., 1M LIBOR+50bps should be reported as "50") at issuance. -For instruments that have a fixed coupon/dividend rate or that have neither a fixed nor floating coupon/dividend rate, report "NA".

**Column T Date at which coupon terms change**
For instruments that step up or convert from paying a fixed rate to paying a floating coupon, specify the date at which the rate change occurs. If the terms of the instrument do not change, select "N/A".

**Column U Coupon/dividend rate (bps) when terms change**
For instruments that step up, report the coupon/dividend rate for the instrument after the change of terms. If the terms of the instrument do not change, select "N/A".

**Column V Index when terms change**
For instruments that convert from paying a fixed rate to paying a coupon/dividend rate that is linked to the rate of a particular index, report the index to which it is linked. Select from options in the drop down box. If the index is not available in the drop down menu, specify the index in the Comments field. If the terms of the

instrument do not change, select "N/A".

**Column W Spread over index (bps) when terms change**
For instruments that convert from paying a fixed rate to paying a coupon/dividend with a coupon/dividend rate that is linked to the rate of a particular index, report the spread over the relevant index in basis points (e.g., 1M LIBOR+50bps should be reported as "50"). If the terms of the instrument do not change, select "N/A".

**Column X~~T~~ Existence of step up or other incentive to redeem**
Report whether the instrument features a step up or other incentive to redeem the security. Step–up securities initially pay the investor an above–market yield for a short period and then, if not called, ''step up'' to a higher coupon rate. Select from options in the drop down box.

**Column Y~~U~~ Convertible/non-convertible**
Report whether the instrument is convertible into another instrument or non–convertible. Select from options in the drop down box.

**Column Z~~V~~ If convertible, mandatory or optional conversion?**
For instruments that are convertible into another instrument, report whether the conversion is mandatory or optional. For non–convertible instruments, report "NA". Select from options in the drop down box.

**Column AA~~W~~ If convertible, specify the instrument type into which it will convert**
For instruments that are convertible into another instrument, report the type of instrument into which the instrument will convert. For non–convertible instruments, report "NA". Select from options in the drop down box.

**Column BB Currency denomination**

Report the currency the instrument is denominated in. Select from options in the drop down box. If the relevant currency is not in the drop down box, please specify the currency in the Comments field.

**Column CC~~X~~ Comments**
Use this field to report any supporting information regarding the instrument.

Do not use this worksheet to report increases in the amount of any capital instruments that are the result of accretions that occurred during the quarter. Any changes due to accretions that occurred during the quarter should be reflected in the balances of those instruments as reported on the *Regulatory Capital Instruments as of Quarter End* worksheet.

Issuances of common stock associated with employee compensation plans should be reported on this worksheet.